**DOCUMENT RESUME**

ED 158 051 CE 017 502


AUTHOR Waldrop, Suzanne H.


TITLE Kentucky Consumer & Homemaking Education. Management-Consumer Education. Curriculum Guide, Semester Course.


INSTITUTION Kentucky State Dept. of Education, Frankfort. Bureau of Vocational Education.; Western Kentucky Univ., Bowling Green. Dept. of Home Economics and Family Living.

PUB DATE [72]

NOTE 118p.; Not available in hard copy due to reproducibility problems. For related documents see CE 017 459-460 and CE 017 496-506

EDRS PRICE MF-$0.83 Plus Postage. HC Not Available from EDRS.

DESCRIPTORS Agencies; Career Education; *Consumer Economics; Consumer Education; *Consumer Protection; Curriculum Guides; Decision Making; Employment Opportunities; *Family (Sociological Unit); Family Life; Financial Support; *Home Management; *Individual Development; Instructional Materials; Legislation; *Money Management; Performance Based Education; Self Actualization; Self Evaluation; Senior High Schools; Sex Role; Sex Stereotypes



ABSTRACT

Intended for use by teachers at the high school level, this curriculum guide, which is one in a series of guides for consumer and homemaking education in Kentucky, outlines a semester special interest course in home management. The two units, comprehensive I and II, which are prerequisites for this course are found in a separate guide (CE 017 501). Covering many of the same topics in depth, this curriculum focuses on the following concepts: (1) decision making; (2) development of realistic goals and values; (3) assessment of resource potential, such as inner resources, earning and purchasing power, consumer credit, and coping with financial crisis; (4) increasing resource potential by substituting or developing skills through training; (5) financial security, examining its relation to marital happiness and its various aspects such as insurance, retirement income, welfare, savings, investments, and taxes; (6) history of the American family as an economic unit; (7) consumer rights and legislation; (8) consumer protection agencies; (9) managerial roles of men and women; and (10) career opportunities in management-consumer education. Behavioral objectives are stated in terms of student competencies, and the specific teaching strategies are accompanied by references to outside resources and supporting generalizations. The appendix contains five evaluation devices for student use, such as checklists on decision making and interests. A list of resources is published at the end, including books, periodicals, pamphlets, and filmstrips. (ELG)



**********
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
**********

ED158051

CE

# KENTUCKY CONSUMER & HOMEMAKING EDUCATION

# Management-Consumer Education

## CURRICULUM GUIDE SEMESTER COURSE

Prepared by
Western Kentucky University
College of Applied Arts and Health
Department of Home Economics
and Family Living
Bowling Green, Kentucky

In Cooperation with
Kentucky Department of Education
Bureau of Vocational Education
Home Economics Unit
Frankfort, Kentucky

CE 017 502

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY
Unit for Dissemination
~~Office of Communication~~ Services
~~Kentucky Dept. of Educ.~~
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND THE ERIC SYSTEM CONTRACTORS."

# HOME MANAGEMENT

Curriculum Guide For Semester Course

In

Management-Consumer Education


Developed by

Mrs. Suzanne H. Waldrop, Curriculum Writer,

under the direction of Dr. Grace Callaway, Teacher Educator,

Western Kentucky University



Subject Matter Consultants

Dr. Grace Callaway, Western Kentucky University

Miss Frances Brown, Murray State University

Reacting Committee

Mrs. Lucile Stiles, Teacher Educator, Western Kentucky University
Mrs. Agnes Foster, State Supervisor, Home Economics Supervisory Staff
Mrs. Dorothy McCubbin, Home Economics Teacher, Temple Hill High School
Mrs. Eleanor Mitchell, Home Economics Teacher, Edmonson County High School
Mrs. Sandra Wilhelm, Home Economics Teacher, Russellville High School
Mrs. Harriet Wilson, Home Economics Teacher, Glasgow Jr. High School
Miss Charlotte Moore, Future Homemakers of America, Adairville High School
Mrs. Vickie Doyle, Former Student, Bowling Green, Kentucky

This publication was paid for with state funds.

## PREFACE

The semester course in Management-Consumer Education was prepared as a depth resource unit, for which Management-Consumer Education Comprehensive I and Comprehensive II are prerequisites. Because many more concepts are included than might be practical to cover in a semester, the teacher may want to use a student interest-finder check list to help establish priorities in planning the unit. A suggested check list, Evaluation Device No. 1, is included in the appendix. In planning the unit of instruction, the teacher may find that there are some major concepts in which many students are interested, and she may find that there are some in which only a few find interest. In this case, she may find that she needs to devote the majority of her teaching time to those concepts needed by the majority of her students and use the others to fill in if time is available at the end of the unit, or use them as independent study topics for those students who indicated an interest in them. The course was not written with the intention that every teacher use every strategy with every student, but that each teacher select those experiences that best meet the immediate needs of her students.

The emphasis is on:

(1) decision-making for future adult roles based on personal and family goals and values, not a list of rules or facts based on what goals and values should be;

(2) the persons living within the home and the interpersonal relationships of these persons, not on the home itself;

(3) developing personal resources, with less on acquisition of material resources;

(4) assuming multiple roles within the family structure which contribute to the overall satisfaction of all persons involved, with less given to understanding the traditional roles of men and women;

(5) the change in the family members as consumer citizens.

This unit was written with the sincere conviction that management skills can enhance the quality of personal and family living. Management, being a mental process of decision-making, decision-implementation, and evaluation with regard to the use of resources, may be a more difficult area in which to interest students than a motor-skills oriented area; therefore, creating an awareness of the need for these mental skills may require employing some unique motivational strategies. Whenever possible, tune in on the experiences of the student. A pre-test similar to the one on p. 15 in Sears Educator Series, "Consumer Education in An Age of Adaptation" may also be used for evaluation at the end of the unit. The questionnaire on p. 67 of the same publication may be used to provide insight into the opinions of students with regard to consumer matters and guide you in deciding which concepts require the greatest emphasis. When experience on the part of the student is lacking, tune him in on the experience of someone else. The use of resource persons is almost essential to the success of the unit. Remember, involved students will not be bored!

(Note: Familiarity with the Comprehensive I and II units in Management-Consumer Education is essential in setting the stage for the semester unit.)

## CONCEPTUAL STRUCTURE

## MANAGEMENT-CONSUMER EDUCATION AREA

| Major Concepts for Area | Major Concepts for Units | | | |
|---|---|---|---|---|
| | 7th and/or 8th 2-3 Weeks | Comprehensive I 4-6 Weeks | Comprehensive II 4-6 Weeks | Special Interest Semester |
| Managerial processes | Guides for making satisfactory choices | Significance of management in developing personal competence | Significance of management in developing managerial competencies in the home | |
| | | Personal decision making and implementation | Family decision making and implementation | Decision making and implementation for responsible adult living |
| Effective elements in the management process | Assessment of resource availability | Interrelatedness of elements in the management process | Influence of goals and values on family life styles | Development of realistic goals and mature values |
| | Extension of resources through care of possessions | Identification and utilization of personal and community resources | Identification and utilization of family resources | Assessment of resource potential for the realization of long-term goals |
| | | | | Extension of resource potential by increasing managerial competencies |
| | | | | Relationship of financial security to goals, values, and standards |
| Environmental influence on individual and family management | Influence of peer group on consumer behavior | Impact of the teenage consumer on the economy | Role of consumer in the economic system | History of the American family as a producing-consumer unit |
| | | Effect of psychological factors on teenage consumer behavior | | Consumer citizenship |
| | Independence as a consumer | Techniques for effective purchasing | Factors involved in family financial planning | Location and use of consumer protection services |
| | | Value of mutual trust in the marketplace | Merchant-consumer relations | |
| Impact of the dual role of management and the economic system | | Multiple role of the teen as a responsible individual and family member | Multiple role of the homemaker | Managerial roles of men and women |
| | | | Occupations' opportunities at the job entry level in Management-Consumer Education | Career opportunities in Management-Consumer Education |

## TABLE OF CONTENTS


| | Page |
|---|---|
| Concept I - Decision making and implementation for responsible adult living | 4 |
| Concept II - Development of realistic goals and mature values | 6 |
| Concept III - Assessment of resource potential for the realization of long-term goals | 8 |
| Concept IV - Extension of resource potential by increasing managerial competencies | .16 |
| Concept V - Relationship of financial security to goals, values, and standards | .18 |
| Concept VI - History of the American family as a producing-consuming unit | .33 |
| Concept VII - Consumer citizenship | .36 |
| Concept VIII - Location and use of consumer protection services | .38 |
| Concept IX - Managerial roles of men and women | .41 |
| Concept X - Career opportunities in management-consumer education | .46 |
| Appendix | .49 |
| Resources | .58 |

TITLE OF UNIT: DECADE OF DECISIONS

SUGGESTED TIME: Semester

MAJOR CONCEPTS FOR UNIT:

Decision-making and implementation for responsible adult living
Development of realistic goals and mature values
Assessment of resource potential for the realization of long-term goals
Extension of resource potential by increasing managerial competencies
Relationship of financial security to goals, values, and standards
History of the American family as a producing-consuming unit
Consumer citizenship
Location and use of consumer protection services
Managerial roles of men and women
Career opportunities in management-consumer education

BEHAVIORAL OBJECTIVES FOR UNIT:

The student will:
-demonstrate self-reliance in making independent and group decisions
-judge the value of realistic goals and mature values in achieving self-actualization
-demonstrate awareness of personal resource potential
-solve problems in the substitution and alternate use of resources
-judge the contribution of the sources of protection to individual and family financial security
-integrate understanding of the American family as a consuming unit into a plan for coping with change
-judge the value of being an informed, responsible citizen
-utilize information and experience in solving consumer protection problems
-evaluate the emerging managerial roles for men and women
-evaluate career opportunities in management-consumer education

GENERALIZATIONS FOR UNIT:

The learned process of decision making or the conscious selection of a course of action leads to accomplishment for individuals and groups.

Learning to use what one "has" to be what one "wants to be" is a self-elevating, self-energizing way to move toward the discovery of new goals and aspirations.

Goal achievement begins with identification of goals that are realistic and with a realistic determination of available resources.

The use of skills as an alternative resource for acquiring goods or services for which money is usually required hinges on the amount of time and energy one possesses.

Planning for financial security by individuals and families tends to be more realistic and effective when based on a knowledge of the sources of protection.

Total income and/or goods and services available for consumption are influenced by individual and family productivity.

Knowledge of consumer legislation assists the individual in personal financial management and in his role as an informed, responsible citizen.

Knowledge of consumer protection services enables one to solve consumer problems relating to fraud.

As an individual moves toward adulthood, the roles in which he functions tends to increase and/or change.

Choosing a career early gives direction for preparing for special training and gives purpose to goals.

## CONCEPTUAL OUTLINE FOR UNIT – DECADE OF DECISIONS

(Special Interest Level)


Page

I. Decision making and implementation for responsible adult living . . . . . 4

A. Major decisions in the late teen years
B. Independent decision making
C. Adult responsibility in making group decisions

II. Development of realistic goals and mature values . . . . . 6

A. Realistic self-expectations
B. Realistic future goals
C. Development of mature values
D. Self-actualization

III. Assessment of resource potential for the realization of long-term goals . . . . . 8

A. Assessment of inner resources
B. Assessment of earning power
C. Assessment of purchasing power
D. Utilization of consumer credit
   1. Establishment of credit rating
   2. Importance of credit capacity
   3. Results of misuse of credit
E. Coping with financial crises

IV. Extension of resource potential by increasing managerial competencies . . . . . .16

A. Substitution of a more plentiful for a less plentiful resource
B. Development of skill or talent through training

V. Relationship of financial security to goals, values, and standards . . . . . .18

A. Relationship of financial security to marital happiness
B. Value of savings
C. Types of investments
D. Value of insurance
E. Social Security, pensions, and other retirement income
F. Social welfare
G. Taxes
H. Legal aspects - inheritance laws, wills, estate planning
I. Storage of valuable records

VI. History of the American family as a producing-consuming unit . . . . . .33

A. Search for economic security
B. The challenge of change

VII. Consumer citizenship . . . . . .36

A. Consumer legislation
B. Effect of the consumer voice

VIII. Location and use of consumer protection services . . . . . .38

A. Consumer protection agencies
B. Recognition of fraudulent scheme

Page

IX. Managerial roles of men and women . . . . . .41

A. Emerging managerial roles of men and women
B. Singleness, a way of life
C. The dual role, frustration or fulfillment
1. Role expectations of family members
2. Managerial problems to consider
D. Competence in performing managerial roles

X. Career opportunities in management-consumer education . . . . . .46

MAJOR CONCEPT FOR UNIT: I. Decision making and implementation for responsible adult living

SUPPORTING CONCEPTS: A. Major decisions in the late teen years
B. Independent decision making
C. Adult responsibility in making group decisions

BEHAVIORAL OBJECTIVE FOR UNIT: Demonstrate self-reliance in making independent and group decisions.

SPECIFIC PERFORMANCE OUTCOMES:
The student will -select major decisions faced in the late teen years
-justify responsible, independent decision making
-act in a responsible manner in participating in decision-making affecting an entire group

GENERALIZATION: The learned process of decision-making or the conscious selection of a course of action leads to accomplishment for individuals and groups.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Anticipating conditions to be met in both long-and short-run situations can help the development of personal and family plans.<br><br>By making plans before carrying out a project, one can see all activities as a whole and in relation to each other.<br>Planning can reduce future decisions.<br>Every decision has consequences which affect the decision maker as well as other people.<br>Rational decisions represent choices resulting from logical analysis of the elements of situations. | Bulletin Board: "There's a ? in Your Future." Feature a crystal ball with a question mark in the center. List the major decisions faced in the late teen years. Identify those which you anticipate. Add pictures to the bulletin board which represent the various decisions. (Marriage, career, education, etc.)<br><br>Write in your own words the meaning of the quote by Charles Kettering: "We should all be concerned with the future because we will have to spend the rest of our lives there." Point out the relation between making certain major decisions carefully and the far-reaching effect of these decisions.<br><br>Review the steps in the process of rational decision-making by arranging the "puzzle pieces" (Penney's Unit) randomly and writing the steps in the correct sequence.<br><br>View film, "Make Your Own Decisions." | Institute of Life Insurance, Decade of Decision, and A Date With Your Future, Ch. 1.<br><br>Penney's Unit, Decision Making for Consumers, Decision Making Puzzle. |
| The pattern of dependency-independency for an individual is related to his ability to cope with his environment. | Distinguish between independent and dependent decision making. Give examples of each. Relate the right to make decisions independently to assuming responsibility for the decision. | University of Kentucky Audio-Visual Services, "Make Your Own Decisions." |

| | | |
|---|---|---|
| The decision maker may or may not accept responsibility for the decision. | Discuss the extent to which an individual should be willing to accept responsibility for the consequences of his decisions. Give examples of young people being forced into premature responsibility as a result of not thinking through a decision carefully or simply acting out of impulse or habit. Invite a parent to speak on "Before you act be sure you can be accountable for your actions." | |
| Accepting the consequences of one's decisions and actions is a mark of maturity and influences one's self-image and relationships with others. | Examine the current trend toward "less individual freedom of decision but more individual attention to group decisions." East, Journal of Home Economics, Jan. 1970. Cite examples in which individuals play a vital role in group decisions. Point out the importance of assuming responsibility in group decision making. | East, "Family Life by the Year 2000, "Journal of Home Economics, Jan. 1970. |
| The greater the input of the individual in group decisions, the more willing he is to abide by the decision. | View filmstrip, "Community Living." Summarize ways an individual may make a positive contribution to community living. | International Film Bureau, "Community Living." |
| | (EE) Identify opportunities you have to affect policies which govern a group. Example: Class or club activities. Propose specific actions on your part which will contribute to group satisfactions. Solicit help from other group members. Initiate actions. Report effectiveness of the project. | |

MAJOR CONCEPT FOR UNIT: II. Development of realistic goals and mature values

SUPPORTING CONCEPTS:
A. Realistic self-expectations
B. Realistic future goals
C. Development of mature values
D. Self-actualization

BEHAVIORAL OBJECTIVE FOR UNIT: Judge the value of realistic goals and mature values in achieving self-actualization.

SPECIFIC PERFORMANCE OUTCOMES:
The student will
-describe experiences contributing to developing personal insight
-predict accomplishment in relation to abilities
-outline long-range goals
-plan for realizing long-range goals
-interpret self-actualization

GENERALIZATION: Learning to use what one "has" to be what one "wants to be" is a self-elevating, self-energizing way to move toward the discovery of new goals and aspirations.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Self discovery is self-propelling. | Interest Approach: Cartoons, contrasting how one sees himself unrealistically and how others see him as he really is. | Craig, Thresholds to Adult Living, Ch. 1 |
| Each individual interprets his needs and the strength of these needs according to his own culture, tastes, values, attitudes about self, feelings, family, job, and money. | Pre-test: How do you see yourself? Discuss: Seeing ourselves realistically contributes to selecting attainable goals. Describe experiences at school and home which have helped you know more about yourself and to develop greater insight.<br><br>Discuss the difference in one's seeking out and justifying his goals by his own values rather than working to achieve a goal that has been pre-set for him. | Tips and Topics, Vol. IX. No. 4, April 1969, "Self-Insight." |
| Knowledge of own strengths, weaknesses, abilities, and goals helps in the understanding of self. | Point out ways of discovering one's capabilities. Working in duos and trios, share with each other strengths or abilities you recognize. | |
| For one to develop to his fullest potential, he must understand himself and his potentialties. | List some of your weaknesses or limitations which you recognize. Consider these and predict something which you probably could accomplish and something which you probably could not accomplish in view of your potential. Summarize the necessity of identifying goals that are realistic if one is to be free of frustrations and experience achievement. | |

| | | |
|---|---|---|
| Attitudes, values, and goals change with changing age, roles, and responsibility. | Discuss reasons for setting goals if goals are always changing and adaptability is so important. Explain factors which contribute to changing goals. | |
| To know what one is aiming for and to have these objectives clearly in mind gives purpose and meaning to everything else done toward their accomplishments, | Distinguish between fleeting wants and enduring satisfactions. Extend the idea of setting deferred goals to include the setting of sub-goals which eventually contribute to final accomplishment of a major goal. Illustrate the idea (Forum, Fall/Winter 1969, p. 13). | Institute of Life Insurance, A Date with Your Future, Ch. 1. |
| Values are abstractions, organizing principles, or normative standards which regulate behavior. | Contrast some values held by parents and teens. Consider the idea that youth do not affirm values held by adults because their values are no longer useful. Point out some instrumental values that facilitate new and different goals for youth. | Penney's Forum, Fall/Winter 1970, "Value Change and American Youth." |
| The extent to which goals are realistic is affected by the assessment of potential resources and recognition of one's values and standards. | Give an oral report on how your values have changed and identify the factors which have had the greatest influence in your selection of values. | Penney's Forum, Fall/Winter 1970, "An Interview with_____," "Forum for Youth," and "Making Curriculum Relevant." |
| The desire to belong and the desire to be different are both important elements in the development toward self-actualization. | Write your interpretation of the meaning of the quote: "If a man does not keep pace with his companions, perhaps it is because he hears a different drummer. Let him step to the music which he hears, however measured or far away." Henry David Thoreau in the conclusion of Walden. Relate your interpretation to your definition of self-actualization. | Thoreau, Walden. |
| | Contrast the idea of getting along in the family by manipulating human resources: by "giving in" or "dominating others" with the management of human resources by an interaction process in which persons function in harmony without less individuality. | Fane, Behind Every Face -- A Family, Ch. 2. |
| | Define: Self-actualization. Outline some of your long-range goals. Identify values which influence these goals. Prepare a plan for realizing these goals. Predict degree of achievement in the light of your potential. | Penney's Forum, Fall/Winter 1969, "Using Resources to Achieve Goals and Self-Actualization." |
| | (AT) Trace the genealogy of your family back for three generations and learn as much as you can about the persons involved. Identify continuing family goals and these which were set and changed by circumstances. | |
| | (Note: The self-administered teacher questionnaire found in Age of Adaptation, p. 56, offers an opportunity to take an objective look at your efforts in identifying student needs) | Sears, Educator Resource Series, "Consumer Education In An Age of Adaptation." |

MAJOR CONCEPT: III. Assessment of resource potential for the realization of long-term goals

SUPPORTING CONCEPT:
- A. Assessment of inner resources
- B. Assessment of earning power
- C. Assessment of purchasing power
- D. Utilization of consumer credit
- E. Coping with financial crises

BEHAVIORAL OBJECTIVE FOR UNIT: Demonstrate awareness of personal resource potential.

SPECIFIC PERFORMANCE OUTCOMES:

The student will
- -select inner resources and material resources
- -discuss the relation between earning power and training
- -explain factors affecting purchasing power
- -justify value of a good credit rating
- -prepare guidelines for determining credit capacity
- -solve a problem situation involving financial crises

GENERALIZATION: Goal achievement begins with identification of goals that are realistic and with a realistic determination of available resources.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Events and situations may possess the property of resourcefulness if they function as means to some directed outcome. | Interest Approach: Two girls engaged in a checker game each appearing to be in deep thought. Identify their goals. Discuss the fact that one will succeed and one will fail. Question how this could happen as they both have the same opportunity. List their resources. Relate the idea of achievement and resource assessment. | |
| | Read "Resources, What do We Mean?" Forum. Identify the categories into which our resources fall. | Penney's Forum, Fall/Winter 1969, "Managing Resources to Achieve Goals" and "Resources, What do We Mean?" |
| | (AT) Report on some person like Jesse Owens who succeeded in some area in spite of the apparent lack of resources. Read Thresholds to Adult Living, Ch. 1. to become aware of the role of drive and determination in the success of well-known persons. | Craig, Thresholds to Adult Living, Ch. 1. |
| | Distinguish between "inner resources" and "material resources." Give examples of "inner resources." | Brisbane and Riker, Married Life, Ch. 15. |

| | | |
|---|---|---|
| Inner resources determine how all other available resources are used. | Discuss the following as potential resources: courage, perseverance, emotional stability, kindness, courtesy, and respect.<br><br>(D) Consider and explain the situation in which one boy can get a good education in an ordinary school, whereas another boy can fail to improve himself although attending a superior school. Analyze the part that the following factors play in achieving long term goals: (1) taking advantage of the opportunity (2) refusing to admit defeat (3) overcoming handicaps (4) broadening contacts and (5) exerting drive and enthusiasm.<br><br>Inventory your inner resources.<br>Complete the sentence - "I could be more successful in attaining my goals if only I _____." | |
| Earning power within a particular job depends partially on degree of training, skill, and experience. | Interview one parent on the most unbelievable success story he has heard. Identify the contributing factors and write a case study for class discussion. | |
| Progress toward economic independence is one of the tasks set by society for the late teen years. | Interest Approach: Display a high school diploma. Ask what is this worth? Write your explanation. | Coronet Film, "Your Earning Power." |
| | Using the information from the chart, p. 512, Married Life, prepare paper money stacks to show the relative amounts earned in a lifetime from varying degrees of education. | Brisbane and Riker, Married Life, Ch. 15. |
| Money spent on education is an investment in future earnings and satisfactions. | Discuss the worth of the adage: "If a man empties his purse into his head, no man can take it from him." (Anonymous.) | Downs, Journal of Home Economics, Nov. 1968, "Money Management Attitudes and Practices of Some College Women." |
| Educational advantage broadens one's view on life; deepens knowledge; provides additional skills; leads to better paying occupations. | (D) List opportunities other than college to further education. Explain factors which might help determine one's selection. Relate earning power to amount of education. | Craig, Thresholds to Adult Living, Ch. 1. |
| Opinions and recommendations from school, former employers, co-workers, and friends affect one's ability to get a job. | Identify other factors which affect one's earning power. | Fane, Behind Every Face – A Challenge of Success, Ch. 3. |
| | (CE) Invite a personnel manager from a nearby business firm to discuss with students the relation between training, skill, experience, and earning power. | The Kiplinger Washington Editors, Resource Kit for Teaching Consumer Education, "What are Your Chances for Learning and Earning?" (Wall Chart), Job Hunting (Pamphlet). Earning portfolio. |
| | (CE) Consult with guidance counselor or librarian and secure the Dictionary of Occupational Titles. Compare high-paying jobs with those that barely exceed the minimum wage. Summarize ways that you can be preparing to increase your earning power. | Dictionary of Occupational Titles. |

SPECIAL INTEREST - III. Assessment of resource potential for the realization of long term goals.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| A major factor affecting purchasing power is inflation.<br>Sharply rising prices result in lowering the purchasing power of wages and income, an economic condition known as inflation. | Using current resources on the rate of inflation, prepare visuals showing the amount of certain goods and services which can be bought today as compared with the amount that could have been bought a number of years or one year ago with the same amount of money. (See The Consumer and His Dollars, p. 89, and The Consumer, p. 44.) | Look, April 21, 1971, "How Much is Your Job Really Worth?"<br><br>Institute of Life Insurance, "Consumers in Action," (Filmstrip III).<br><br>Leinwand, The Consumer. |
| Inflation has in involuntary effect on income.<br>Other factors which exert pressure on purchasing power and over which the individual has some degree of control include: change in styles, fashions, tastes, income itself, social status, advertising, and conspicuous consumption (keeping up with the Joneses). | List factors which exert pressure on purchasing power. Discuss the value of alertness to these factors in order to control them. | Stewart and Duffey, What Inflation and Tight Money Mean to You, Public Affairs Pamphlet No. 416. |
| | Invite a resource person from a bank or business firm to explain inflation and to discuss the causes, trends, and protection against inflation. | The Conference Board, Road Maps of Industry, No. 1663, "The Two-Way Squeeze," April 1, 1971. |
| | Emphasize the "precautionary" approach to the use of credit with bulletin board: "Don't go out on a limb with credit." | Look, April 20, 1971, "Your Money – Who's Fooling Around with It." |
| | Present "The Bare Facts of a Credit Rating" written by Ann Hardin, University of Louisville, 1969. Explain the meaning of a credit rating. | Blair, Answers to Your Everyday Money Questions, Invest-In-America National Council. |
| Borrowed money along with income earned and savings are the main sources of purchasing power. | View film "Using Money Wisely" to see the value in understanding and managing credit as a resource. | Journal Films, "Using Money Wisely."<br><br>Schoenfeld and Natella, The Consumer and His Dollars, (See index: Inflation). |
| When inflation strikes, monetary officials make it harder for spending based on borrowing to take place. | Play "Consumer" to become familiar with use of credit and financial institutions. | Western Publishing Co., Simulation Games, "Consumer."<br><br>Wilson and Eyster, Consumer Economic Problems, Ch. 13.<br><br>Reader's Digest, How to Manage Your Money, "A Way to Keep Your Debts Under Control" and "Are You a Good Credit Risk?" |

| | | |
|---|---|---|
| Use of credit extends purchasing power, builds up capital assets, meets peak-load demands, finances periods of deficit, and establishes a credit rating. | Analyze the case studies, "Mr. King is a good credit risk" and "Mrs. Smith is a poor credit risk" from Be Informed Series: "Are you a good credit risk?" Identify factors contributing to becoming a good credit risk. Discuss each factor and give examples of each predictive of a good or a poor credit risk. Summarize points for becoming a good credit risk. | New Readers Press, Be Informed Series, Unit I, "Are You a Good Credit Risk?" and "Learning to Live With Credit."<br><br>Blair, Answers to Your Everyday Money Questions, Ch. 4. |
| Credit rating is based on the debtor's ability and willingness to pay, his financial standing, obligations, employment record, past credit records, and how the loan payments fit into the budget. | Contrast the idea in "Are you a good credit risk?" and "Can you risk credit? Point out the possibility of being a good credit risk and yet not really being able to afford to borrow. | American Bankers Assoc., Using Your Money Wisely, Chs. 4 and 5. |
| Factors contributing to credit worthiness include character, capacity, conditions, collateral, and common sense. | Read How to Use Credit Wisely to review the six C's of credit. | |
| Credit is a privilege, not a right, granted to a consumer when he has demonstrated his ability and willingness to pay on time. | Collect cartoons related to the use and misuse of credit. Prepare transparencies to use to spark interest throughout unit. | |
| The credit bureau provides necessary information to credit grantees to show how well a person has earned the privilege of credit. | Describe the meaning of a credit record. Explain the function of a credit bureau. Invite an employee of a credit bureau to explain its purpose and function. Field trip to see the operation of a credit bureau. | Penney's Forum, Fall/Winter 1968, "Understanding Credit." |
| | Explain credit capacity. Discuss "There is no magic formula for determining credit capacity." | MI Memo, Money Management Institute, Spring 1971, (Credit Capacity). |
| | Defend the value of a spending plan based on needs and wants in helping determine how much credit can be afforded. | ICCA, How to Use Credit Wisely. |
| Managing credit dollare requirs requires planning the use of credit within the framework of an overall personal and family money management plan. | Use case study I, Penney's Unit, Credit, A Consumer Resource to motivate interest in budgeting as a means of determining credit capacity. Work out a budgeting program for paying debts for the characters in the case study. | Associated Credit Bureau, You and Your Credit Bureau.<br><br>Penney's Unit: Credit, A Consumer Resource, Case studies I and III. |
| Credit can be used safely only when it involves amounts that can be repaid safely and comfortably out of current and future income. | Read "Establishing Credit Capacity" in It's Your Credit, Manage It Wisely to help determine how much can be afforded on credit. | Money Management Institute, It's Your Credit, Manage it Wisely. |
| | Use case study III in Penney's Unit, Credit, A Consumer Resource to see goals and alternatives. Identify kinds of information that would have made the persons better-informed credit consumers. | USDA, When You Use Credit. |

11

SPECIAL INTEREST - III. Assessment of resource potential for the realization of long term goals.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Installment buying enables one to acquire goods or services and later pay for them at regular intervals. | Investigate the cost of some major purchase: buying a home, renting a home, a family vacation, owning a car, college education, furnishing a home, a family insurance plan, feeding a family for a period of time. Assess the potential of each resource in realizing the goal (inner resources, earning power, purchasing power, consumer credit). | Wilson and Eyster, Consumer Economic Problems, Ch. 19.<br>Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit III, Parts 9 and 10. |
| | Use "Financing a New Partnership" to gain insight into making major purchases. | Penney's, "Financing a New Partnership."<br>Levy, Feldman and Sasserath, The Consumer in the Marketplace, Ch. 3. |
| Installment credit usually consists of a down payment and a contract to sign with the title remaining with the seller until paid in full. | Read resources on installment sales credit. Recognize this as one of the most commonly used terms of credit. Relate the idea of "buying on time" to an inclusive definition of installment sales credit. Discuss the purpose of a down payment in using installment credit. | VEC, filmstrip, "The Installment Contract," and programmed text on installment credit.<br>Trump, Buyer Beware!, Ch. 15.<br>What's New in Home Economics, "Consumer Cautions," April 1970, (Crossword puzzle.) |
| | Role-play situation 2 (Used car lot) in Resource Kit for Teaching Consumer Education, Spending portfolio. Discuss factors that influence one's choice of a used car. | Kiplinger Washington Editors, Resource Kit for Teaching Consumer Education, Spending portfolio. |
| Housing and food are the only items in a family's budget that exceed the cost of car ownership. | Listen to open-ended situation, "Buying Under Pressure" (Auto) in Penney's Decision-Making for Consumers Unit, record. | CUNA, Hints on Buying a Car. |
| | Listen to Grolier cassette, "In Need of Repairs" (Cars). | Grolier Educational Corp., Modern Consumer Education, cassette, "In Need of Repairs." |
| | Panel discussion of boys who own and drive an automobile on the cost of owning and operating an auto. Summarize costs. | Grolier Text Unit, You and the Law (contracts), Taking Out a Loan, Parts I and II. |
| The decision to buy a new or used car is often highly influenced by emotion. | Invite resource persons to speak on advantages and disadvantages of both purchasing a new and used car. | Penney's Unit, Decision Making for Consumers. |
| | Compare the costs of a small, intermediate, regular, and luxury car. | Homemaking Research Laboratories, Unit IV, (Autos). |

| | | |
|---|---|---|
| Careful timing of a car purchase enables one to save money. | Interview car dealers to discover factors affecting the amount of discount a dealer can make on the price of a new car. | Schoenfeld, The Consumer and His Dollars, Ch. 7. |
| | (SL) Read "Jimmy Shops For His New Car." | Illinois Teacher, Vol. XV No. 2, Nov. Dec., 1971, "Jimmy Shops For His New Car." |
| | (AT) Report on improvements on current auto models which will contribute to the control and elimination of pollution. | Thal, Your Family and Its Money, Ch. 9. |
| | List guidelines for getting the most for your money in the purchase of an automobile. | Consumer Report Magazines and Buying Guide. |
| | Consult references for tests to be used in checking out both a new or used car. | Craig, Thresholds to Adult Living. |
| | Evaluation or Review of autos study: "Play Automobile Card Bingo". | Illinois Teacher, Vol. XV, No. 1, Sept., Oct. |
| | Summary: Role play shopping for an automobile. After a study of shopping for an auto give each of several groups a situation which they will dramatize informatively to the class. | Reader's Digest, How to Manage Your Money, "How to Make the Most in Selling Your Car." |
| Installment credit is available for goods, services, and cash and involves regular payments. | Given a family situation (single career girl, elderly couple, parents with 5 children, etc.), analyze the probable factors of needs, wants, and what can be afforded. Select an automobile, considering size, accessories, expected gas mileage, etc. Shop and compare prices. Select the most desirable deal. Then assuming the car will be financed, shop for the best buy in a cash loan. This may be group work which will be reported in class or a special project for a student. | Co-Ed Forecast, Better Buymanship Series - Dollar Sense, Ch. 6. |
| Misuse of credit may cause serious financial difficulties for individuals and families, lenders, the community, and the economy. | Bulletin Board: "Out on a limb with credit." Show limb breaking off to emphasize misuse. | |
| | Consider the result of not making credit payments. Define default and repossession or replevin. | Wilson and Eyster, Consumer Economic Problems, Ch. 19. |
| | Distinguish between the lender's rights and the customer's rights when payment obligations are not met. | Better Business Bureau, Facts You Should Know About Credit (Default, repossession). |
| | List steps a credit customer should take if he finds it necessary to postpone or reduce scheduled payments. Explain how failure to take correct steps could damage his credit reputation. | NFCC, Using Our Credit Intelligently, Ch. VII. |

SPECIAL INTEREST - III. Assessment of resource potential for the realization of long term goals.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Study and report on personal bankruptcy – its extent, causes, practices, consequences – and on non-profit community debt counseling services. Distinguish between voluntary and involuntary bankruptcy. | Household Finance Corp., It's Your Credit, Manage It Wisely, "Handling Financial Difficulties." |
| Panic in financial crises is less likely to occur if one is aware of legal procedures to follow. | Use case studies to become aware of common situations that could create a financial emergency for almost any family (Sudden job layoff or a major illness, for example). | Warnke, Wyllie, Wilson, and Eyster, Consumer Economic Problems, (See index: Bankruptcy). |
| Some aspects of family living are outside the realm of management, or beyond one's control, such as drought, illness, and loss of a job. | Read "How to Weather a Financial Crisis," April 1971, Woman's Day for suggested steps to ease the crisis and keep down panic. List steps. | Woman's Day, "How to Weather a Financial Crisis," April 1971. |
| | Suggest ways of cutting major costs in the budget – auto expenses, food costs, recreation, etc. Small group study and report on one major item. | |
| Economic disaster may result in downward mobility in the social class of the family. | Interview a young couple starting out and identify practices they are using which might help trim expenses if used by an established family. | Penney's Financing a New Partnership, "Adding a New Member to the Family" and "Sources of Help." |
| The families that weather money emergencies most successfully are those in which everyone involved makes a positive contribution. | Case study of a family (Mother, Dad, 13 year-old girl, 7 year-old boy, and 10 month-old baby), when following a financial crisis the Red Cross gives each member $100.00. Plan how each member's money will be spent. | Follett Educational Corp., Head of Household. |
| | Review the use of the process of rational decision making. From Illinois Teacher, Vol. XI, p. 37, use the case study of the Lees to help students increase their ability to make satisfying decisions in coping with crises. | (D) Illinois Teacher, Vol. XI, No. 1, Fall, 1967-68, "Consumer Education for Disadvantaged Adults," Example 8. |
| | Use case study no. 3 in open-end situations in Your Guide For Teaching Consumer Credit, "The Financial Emergency." Use the process of decision making to reach a solution. | Money Management Institute of the HFC, Your Guide for Teaching Consumer Credit. |
| Too much debt may be avoided by recognizing the limit of debt-repaying capacity and following guidelines for credit buying. | Summarize the guidelines for credit buying and recognizing repaying capacity. Read Forum, "How Much Debt Is Too Much?" | Penney's, Forum Fall/Winter 1968, "How Much Debt Is Too Much?" |

| | |
|---|---|
| (AT) Report on "If consumer credit were suddenly no longer available how would it affect family levels of living, the economy, business, you personally?" | Be Informed Series, "Personal Credit." |
| (EE) Survey the community for private and public agencies and organizations which exist to help families cope with crises. Compile a listing with a brief explanation of services rendered by each. Distribute at an FHA meeting for home reference by members of the family. | Margolius, A New Adult Guide to Independent Living, Ch. 6.<br>Duvall, When You Marry, Ch. 11. |
| (FHA) Invite as a guest speaker someone who has experienced financial crises and has overcome the problem to discuss the mental aspects of coping with crises. | |
| (FHA) View film "Impulse 90" to look at life in a cashless, checkless society, using a universal credit card. | Modern Talking Pictures, "Impulse 90." |

**MAJOR CONCEPT:** IV. Extension of resource potential by increasing managerial competencies

**SUPPORTING CONCEPTS:** A. Substitution of a more plentiful for a less plentiful resource
B. Development of a skill or talent through training

**BEHAVIORAL OBJECTIVE FOR UNIT:** Solve problems in the substitution and alternate use of resources.

**SPECIFIC PERFORMANCE OUTCOMES:**
The student will -explain how more plentiful resources can be substituted for less plentiful ones.
-identify skills which contribute to managerial competency.
-discover opportunity for developing a talent or skill.

**GENERALIZATION:** The use of skills as an alternative resource for acquiring goods or services for which money is usually required hinges on the amount of time and energy one possesses.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Show a picture of something related to family living: an appetizing looking dish, a pretty formal, an attractively decorated room. Working in small groups, brainstorm all the possible ways this item could be acquired. Taking each suggestion, identify the resources that would be required. Rank the suggestions in desirable order if money were scarce; if time were a premium; if energy isn't plentiful. Explain how a more plentiful resource can be substituted for a less plentiful one. | |
| Emphasis in management is shifting from merely determining available resources to extending resources through knowledge and skill. | Explain how a skilled homemaker's services add monetarily to family resources. Calculate the monetary value of a homemaker's services. Defend the value of "wife insurance." | Brisbane and Riker, Married Life, Ch. 11. |
| Emphasis in management is shifting from acquiring material resources to greater utilization of human resources. | Read "Creating Time and Space." Share other ideas for creativity in solving a problem on the use of any resource. | Penney's Forum, Fall/Winter 1967, "Creating Time and Space." |
| Money income may be extended through the abilities and talents of an individual. | List the skills which you have mastered already; identify some which you could acquire that would help increase your managerial competencies.<br><br>Consult your parents for a suggestion of some "do-it-yourself project" which you could perform after some self-instruction. | |

| | | |
|---|---|---|
| Understanding the interdependence, interrelation, substitution, and alternate use of resources influences the total resources of individuals and families. | Browse through a book-store or collect magazines for articles on do-it-yourself project suggestions. | Better Homes and Gardens Magazines. |
| | List ways to conserve time by doing a "mini-project" while waiting. For example: writing a thank-you note while waiting in the dentist's office. | |
| | Compute the cost of (1) replacing a fuse yourself or calling a service man to replace it (2) filing your own income tax or having a lawyer do it (3) wallpapering a room yourself or hiring a decorator to do it (4) mowing your lawn or hiring it done (5) antiquing a piece of furniture or hiring it done (6) making a pair of curtains or buying them ready-made (7) taking your entire family out to dinner or eating a similar meal at home. Prepare guidelines which would help determine when to do what. Explain the idea of alternate use of resources. | |
| | (CE) Survey the community to discover types of job training available which would help develop a skill that could be used to extend money income. | International Film Bureau, "Continuing Education." |
| | (EE) Think of one thing you would like to be able to do but you cannot do. Consider ways in which you would be at a better advantage if you possessed the skill. Plan a feasible way of acquiring the skill. Initiate plan. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 10, Part 30, "How Does this Affect You?" |
| | (SL) Report on article "Broke Again" to show how one more plentiful resource can be substituted for a less plentiful one. | Illinois Teacher, Vol. XV No. 2, Nov., Dec., 1971, "Broke Again." |

**MAJOR CONCEPT FOR UNIT:** V. Relationship of financial security to goals, values, and standards

**SUPPORTING CONCEPTS:**
- A. Relationship of financial security to marital happiness
- B. Value of savings
- C. Types of investments
- D. Value of insurance
- E. Social Security, pensions, and other retirement income
- F. Social welfare
- G. Taxes
- H. Legal aspects–inheritance laws, wills, estate planning
- I. Storage of valuable records

**BEHAVIORAL OBJECTIVE FOR UNIT:** Judge the contribution of the sources of protection to individual and family financial security.

**SPECIFIC PERFORMANCE OUTCOMES:**

The student will
- -describe the effect of financial security on marriage.
- -give examples in which money is used "to hide" other problems.
- -predict unique financial difficulties of teen marriages.
- -summarize decisions regarding money to be made before marriage.
- -explain benefits of using various savings institutions.
- -distinguish between savings and various types of investment programs.
- -point out factors that influence the price of stock.
- -give examples of deceptive practices in investing firms.
- -compile guidelines to consider in developing an investment program.
- -justify a given plan for investing.
- -compute the amount and type of insurance needed in a given situation.
- -explain five types of coverage provided by health insurance.
- -point out provisions of current social security laws.
- -explain services offered in public welfare departments.
- -relate the tax structure to services enjoyed by families.
- -point out the value of careful estate planning.
- -contrast securing a lawyer's services in writing a will with doing it yourself.

**GENERALIZATION:** Planning for financial security by individuals and families tends to be more realistic and effective when based on a knowledge of the sources of protection.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Money matters are related to all aspects of family life. | Interest Approach: Role play situation No. 2, "Role playing" in budgeting portfolio, Kiplinger Washington Editors. Dramatize the skit "The Paycheck Problem" or "Not a Cent to Call My Own" to orient students thinking about money problems in marriage. | Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, Budgeting Portfolio.<br>OR |

| | | |
|---|---|---|
| Money earning and spending, is repeatedly listed as the number one cause of marital dissension. | Consult references to find the significance of money matters in marital happiness. List ways in which one's job and income may affect marriage. | Tips and Topics, "The Pay Check Problem" and "Not a Cent to Call My Own" by Stainton. |
| Immature or unrealistic attitudes about money account for a large proportion of money problems. | Read case studies in Thresholds to Adult Living. Point out the danger in thinking that financial problems will correct themselves. | Craig, Thresholds to Adult Living, Ch. 9. |
| Using money as a weapon or as compensation for inadequacies contributes to marital conflict. | Discuss: It is not so much the amount of money that causes marital friction but the tension that results from money management. Give examples in which money is often the excuse for quarrels that aren't really about money at all. Describe a situation in which money is used to "hide" other problems. See Married Life and Reader's Digest. | Reader's Digest, "How to Manage Your Money," (The Hidden Meaning of Money in Marriage.)<br>Brisbane and Riker, Married Life, Ch. 12.<br>Landis and Landis, Personal Adjustment, Marriage, and Family Living. |
| If two people agree on the use of their money, it will make little difference which spouse has more responsibility in spending. | Studies show that American women buy the bulk of the goods and services in the U.S. Discuss what this means as to who controls the family purse strings. Consult references to justify your answer. | Redbook, "What Every Young Wife Should Know About Money," Sept. 1968, (Reprint). |
| | Explain the methods of dispersing money: (1) family manager (2) split manager (3) joint manager (4) allowance system. | Duvall, When You Marry, Ch. 9.<br>Follett Educational Corp., Just Married. |
| | Outline some ways of dealing with money problems in marriage. See Reader's Digest. | |
| | Review the basics of budgeting. (See "Can You Manage Your Money?") Identify new expenses that seem to be tied in with marriage. | Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, Budgeting portfolio, "Can You Manage Your Money?" |
| If a person marries someone with values similar to his own there is likely to be less conflict in the use of money. | To explain factors affecting our use of money, study the case of Lisa and Mark in Relationships. Contrast their attitudes and training. Predict adjustments they must make if they are to have a happy marriage. | Westlake, Relationships, Ch. 24. |
| | Panel discussion: "Money matters to decide before marriage." Prepare a list. | Penney's Forum, Fall/Winter 1967, "Money Matters in Marriage." |

**SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.**

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Individuals who marry at an early age often curtail their earning power. | Point out unique financial difficulties of teen-age marriages. See "Role of the Student Wife." | Home Life, Feb. 1971, "Role of the Student Wife." |
| Individuals and families have the responsibility to provide for their own welfare beyond the basic expectations of, and protection provided by, society. | View filmstrip "Marriage and Money". Summarize the contribution of money management to family living. | Institute of Life Insurance, "Marriage and Money." |
| | | Thal, Your Family and Its Money, Epilogue. |
| Saving may bring deferred satisfaction by postponing the use of money or things because of the expectation that their use in the future will be more beneficial or satisfying. | Bulletin Board: How does your money grow? Use gardening idea to present saving guidelines. | Raines, Managing Living Time, Ch. 2B. |
| | Interest Approach: Nostalgia session in which students recall spring cleaning and deciding to discard or save certain items, or play "a savings game," p. 25, Teachers Guide - Teaching Consumer Education. | The Kiplinger Washington Editors, Teachers Guide - Teaching Consumer Education. |
| Reasons for saving include large expense items, emergencies, and "backlog" for old age. | List reasons for saving money. Consult references and distinguish between funds for emergencies and funds for short-term and long-term goals. Give examples of possible emergencies for which available funds might be needed. List some short-term goals and some long-term goals for which individuals might save. | American Bankers Assoc., Personal Money Management, Ch. 2. |
| | | Blair, Answers to Your Everyday Money Questions, Chs. 7 and 8. |
| A regular and flexible savings plan results in a more systematic, consistent, larger savings program. | Differentiate between "hoarding" and "saving." Explain what Benjamin Franklin meant by: "Money makes money and the money that makes money makes more money." Define simple and compound interest. Solve problems, figuring earnings at current rates of return. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit II, Part 6. |
| | | Thal and Holcombe, Your Family and Its Money, Ch. 11. |
| Features to be considered in savings are: safety of the money, interest rate, and ease and speed of converting savings into cash. | Discuss balancing the factors of safety, availability, and returns against each other in selecting a saving institution. | Schoenfeld and Natella, The Consumer and His Dollars, Ch. 12. |
| | Visit a lending institution in your community. Inquire regarding savings plans, interest rates, minimum deposits, etc. | |

| | | |
|---|---|---|
| | Invite a bank employee to speak on the various types of savings accounts offered. Explain why certificates of deposit pay higher interest rates than a passbook account. | Co-Ed Forecast, Better Buymanship Series – Dollar Sense, Chs. 1 and 4. |
| | Inquire at a local bank about a Christmas Club savings. Compare a Christmas Club savings with a "cookie jar" savings. | |
| In saving, one decides in favor of later substantial spending rather than immediate satisfaction of wants. | In summary view filmstrip, "Saving for Security." Prepare conclusive statements. | International Film Bureau, Functional Living Series, "Saving for Security." |
| The more you save plus the longer you save plus the higher interest yield, the greater the increase in total earnings. | Home Experience: Write a theme on "Why Begin Saving Early in Life." Prepare chart to show interest earned from a certain amount for varying lengths of time. Consult math teacher for accuracy of calculation. Open a savings account. Report to class. | |
| The DD-DW Method of figuring interest is most favorable to the depositor. | Compare the amount of interest earned on the DD-DW (day of deposit to day of withdrawal) basis as opposed to the interest figured on a monthly basis from the first to the first. | |
| Institutions in which savings funds may be deposited include: banks, savings and loan associations, credit unions, government bonds, and investment programs. | Group Work: Identify the various types of lending institutions. Explain the organization and function of each. List advantages to the depositor of each. | Illinois Teacher, Vol XV., No. 1, Sept. - Oct., 1971, "The Credit Game." |
| | To become familiar with the function of a credit union, play game "Managing Your Money," a credit union money and insurance game. | CUNA Mutual Insurance Society; "Managing Your Money" (Game). |
| Banks provide easy, convenient savings plans. | Select the institution(s) that would be best suited for emergency-fund savings, short-term goal and long-term goal savings. List guidelines to consider in selecting a savings outlet. | Oppenheim, The Family as Consumers, Ch. 10. |
| A credit union is a cooperative organization whose members share in its management and control. | Select an institution for depositing a "nest-egg" of $1,000.00 (commercial bank, savings and loan association, a credit union, and others). List advantages of each. Figure interest earned in each over a 10 year period. | Wilson and Eyster, Consumer Economic Problems, Ch. 24B. |
| Savings and loan associations serve as savings institutions and specialize in lending money for the purchase of homes. | Prepare a comparison chart listing the advantages and disadvantages of the various savings institutions. Include safety, availability, and returns. Use as a guide in the future in making saving plans. | Illinois Teacher, Vol. XV. No. 1, Sept. - Oct., 1971, "Borrower's Dilemma," and "The Quest to Credit". |

SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| The lending institution chosen will depend on what the person plans to do with his money and how soon he wants it. | Brainstorm the value of using a resource person in studying the concept of financial security. Plan ways to best use a resource person: use class members as interview panel; do background study. Class member engages speaker, serves as hostess, introduces speaker, etc. | Illinois Teacher, Vol. XI. No. 1, Fall 1967-68, "Information Sheet for Resource Person." |
| Investments are assets purchased for the purpose of yielding a return, both tangible and intangible. | Bulletin Board: "Investigate before you invest." (See Homemaking Research Labs., Teachers Resource Unit on Consumer Education, p. 40.) or "Don't Gamble with Your Money." | Homemaking Research Laboratories, Study Unit, Set IV, Ch. 2. |
| Insured or government-bond type saving is a sure, safe, conservative way of providing funds for future use. | Read references to distinguish between investing, speculating, and gambling. | Thal and Holcombe, Your Family and Its Money, Ch. 11. |
| Investing in stocks involves some risk. | List characteristics of an investment program in which one buys securities in which he expects to receive an income and his original investment to increase in value. Compare this program with the savings plan for the accumulation of known amounts of money. Explain the purposes of an investment program. | Bohlman, Investing Your Savings, Chs. I, II, III, and IV.<br>American Bankers Assoc., Personal Money Management, Ch. 7.<br>Blair, Answers to Your Everyday Money Questions, Ch. 10. |
| A dividend is one's share of the company's profits. | Define the terms: dividend, securities, stocks, and bonds. Explain mutual funds as a type of investment. | Schoenfeld and Natella, The Consumer and His Dollars, Ch. 12. |
| Securities, stocks and bonds, are the shares of ownership.<br>Stocks represent ownership; bonds represent loans to business and industry. | View film: "The Lady and the Stock Exchange" and/or "The Investor in the Marketplace." Assign listening teams to (1) listen for advantages or disadvantages of "going it alone" (2) advantages or disadvantages of seeking guidance of specialists (broker or banker) (3) role of the stock broker (4) role and function of the stock exchange. | Modern Film, "The Lady and the Stock Exchange."<br>OR<br>Association Film, "The Investor and the Marketplace."<br>Bohlman, Investing Your Savings, Chs. VII and VIII. |

| | | |
|---|---|---|
| | Consult references to differentiate between common and preferred stock, par value and market value, the auction market and the over-the-counter market. | Stewart, Investing for Income and Security, Public Affairs Pamphlet No. 317A. |
| Where chance of profit is greatest so is chance of loss. | Buzz session: After consulting references, classify types of common stock according to risk: blue chip, growth, defensive, and speculative. | American Stock Exchange, Market for Millions, Nerve Center, and AMEX Datebook. |
| Stock prices, like other prices, vary with the supply and demand. | Choose stock from quotes in the newspaper and follow the progress, as if you had actually invested for a given period of time. Graph the progress of your stock. | New York Stock Exchange, You and the Investment World. |
| | | Wilson and Eyster, Consumer Economic Problems, Ch. 25. |
| There are many factors that influence judgment of a fair price to pay for a stock. | After having observed the stock market for a period of time, explain its fluctuations. Resource person (banker, economics teacher) to relate the current stock market trend to political events, international affairs, financial news such as strikes, announcements of new scientific discoveries, disasters such as floods. | Oppenheim, The Family As Consumers, Ch. 11. |
| The stock market is, in a sense, a continuous running poll of the public opinion of business conditions. | | Investment Bankers of America, What Every Woman Investor Should Know, Tax Exempt Bonds and the Investor. |
| | Write a brokerage firm and inquire about services they offer the investor. | Dow Jones and Co., Ten Rules for Investors, How You Get More Out of Financial News, and The Dow Jones Average. |
| | Role-Play: One person wants to convince a friend that investing in stocks is to his advantage. Bring out arguments, warnings, and advice. | |
| | List guides to avoid deception practiced by unscrupulous promoters. Independent report from Hot War on the Consumer, Part II, "The Money Lenders" and "Investing in Mutual Funds." | Sanford, Nader, Coles, and Ridgeway, Hot War on the Consumer, Part II. |
| There is no fool-proof way of avoiding risk but there are basic principles of investing and guidelines which are helpful. | Consult references; brainstorm guidelines to consider when developing an investment program. Prepare a check list for use in deciding on an investment. | Invest in America National Council, Money in Motion Series, Stocks and Bonds, Bulwark of Industry. |
| | | Weisenberger, The Modern Way to Invest. |
| | (AT) Research and report on how municipal bonds are sold and what rates of interest are usually paid for them. | Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 2, Unit 7. |

SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Money spent on education is an investment in future earnings and satisfaction. | Discuss factors to consider when investing in the following (1) an education (2) durable goods (automobile; a home; real estate; business for yourself). Consult references for information. | Investment Bankers Assn. of America, A Profile of Investment Banking, and How to Achieve Success in Investment Banking. |
| Generally the greater the possible return, the less the safety; hence, a great deal of safety can only be obtained at a cost of lowered return. | Use case study of a family considering an investment. (Example in Consumer Economics, Consumer problems and projects No. 4.) Justify your recommendations. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit II, Part 7. |
| | Bulletin Board: "It pays to shop for insurance." Feature couple with market basket, looking at shelves filled with boxes marked "policy" (See p. 38, Ky. School Journal, Feb. 1971.) | Merrill Lynch, Pierce, Fenner, and Smith, What Everybody Ought to Know About this Stock and Bond Business, How to Read a Financial Report, and What is a Margin? |
| | OR | |
| Various types of insurance protect against different things. | Bulletin Board: "Puzzled by Insurance?" Depict the main types of insurance: property (homeowners and automobile), liability, life, and health. | Brindze, Investing Money.<br>Modern Film, New York Stock Exchange, "Market in Motion." |
| All insurance is based on the principle of risk sharing and may be a form of saving. | Interest Approach: Interview a young child about his understanding of the meaning of insurance. Share answers in class. Pattern after Art Linkletter's "Kids Say the Darndest Things." | Margolius, A New Guide to Independent Living, Ch. 7.<br>American Bankers Assn., Personal Money Management, Ch. 5. |
| Insurance transfers the burden of risk from one person or family to a business enterprize organized to carry the load. | Buzz Session: What would happen if the family income were suddenly cut off. Explain how insurance is shared risk.<br>Collect and display newspaper stories of economic shocks that beset the family. Or use the case study, such as the one on p. 438 in Married Life. Discuss the financial strain imposed on the family as a result. | Brisbane and Riker, Married Life, Ch. 12.<br>Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 5, Part 16.<br>Duvall, When You Marry, Ch. 9. |

| | | |
|---|---|---|
| Life insurance protects against economic loss caused by death or retirement. | View film "Time and a Place to Grow" to see the contribution that financial security can make to the happiness and well-being of a family. | Association Film, "Time and a Place to Grow." |
| | | Bohlman, Insuring Your Life, Income, and Property. |
| The primary purpose of life insurance is the protection of those who are financially dependent in some way upon the insured. | Read references to identify the types of life insurance available: Protection only (term) and protection plus savings: (straight, whole, or ordinary life, limited payment, and endowment). Explain the family policy, family income policy, group, and mortgage insurance. List the characteristics of each. | Forecast, March 1971, "What Newlyweds Should Know About Insurance." |
| The four basic types of life insurance include straight life, limited payment, term, and endowment. | Given a certain amount of money per year, figure how much insurance one can purchase and the cash value of each type, p. 26, Decade of Decision. | Institute of Life Insurance, Decade of Decision, Chs. II and III. |
| Term insurance provides protection only for a stated number of years. | | Wilson and Eyster, Consumer Economic Problems, Chs. 27 and 28. |
| Straight life insurance, sometimes called ordinary or whole, provides lifetime protection. | Consult references for guidelines in determining the amount and type of insurance needed. Solve case problems, pp. 54-55, A Date With Your Future. (See also How Much and What Kind.) | Institute of Life Insurance, A Date With Your Future, Ch. 4, and Understanding Your Life Insurance. |
| In limited pay, payments are made for a limited number of years and protection lasts for life. | Prepare a visual showing how life insurance needs change with changes in the family life cycle, (pp. 46-47 Teachers Resource Unit on Consumer Education, Homemaking Research Labs.) | Connecticut Mutual Life, How Much and What Kind. |
| | Prepare a questionnaire in class and use as a basis to interview a life insurance agent in your community. Prepare a report for class. | Thal and Holcombe, Your Family and Its Money, Ch. 10. |
| | | Homemaking Research Labs., Study Unit 3, Ch. 3. |
| An endowment policy places emphasis on savings, accumulating a certain amount of money within a given period while providing protection. | Invite an insurance agent to speak on how to determine life insurance needs, how to determine the amount one can afford, and the types of policies suited to different families. Discuss the value of a trusted insurance agent in helping a family figure its insurance needs and costs. | Blair, Answers to Your Everyday Money Questions, Ch. 6. |
| | | FTC, Bulletin No. 1, Mail Order Insurance. |
| Factors influencing the amount and kind of insurance a family needs are: Income, occupation, standard of living, stage of life cycle, and willingness to assume risks. | Summarize factors to consider in deciding how much and what type of life insurance to buy. | Schoenfeld, The Consumer and His Dollars, Ch. 11. |
| | | Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 10. |
| | Read information on insurance as an investment. Explain how endowment insurance may be a "tails I lose," "heads I break even" proposition so far as savings are concerned. | Margolius, A New Guide to Independent Living, Ch. 10. |
| | | Oppenheim, The Family as Consumers, Ch. 13. |

SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| The primary purpose of health insurance is to protect the family against the financial problems that arise as a result of illness, accident, or disability of any family member. | Consult references and list the coverages provided by health insurance. Explain the benefits of each coverage, (hospital, surgical, general medical, major medical, and loss of income). | Invest-In-America National Council, Insurance, Safeguard Against Disaster. |
| | | Grolier Educational Corp., Unit text: If Anything Happens to Me and Health Insurance to Fix Your Needs. |
| | Fill out an accident report form. | |
| People without health insurance often find it difficult to pay the cost of surgery or prolonged illness. | Obtain a health insurance policy at home or from an agency. Study it carefully and list its provisions. Make a list of the items you do not understand. Discuss these with your parents or agent. | Wilhelms, Heimerl, and Jelley, Consumer Economic Problems, Unit 5, Part 17. |
| | Prepare a check list for buying health insurance; include all points to consider in comparing various policies available. | |
| | (AT) Debate: Resolved that we should have a compulsory health insurance program in the U.S. | AFL-CIO, National Health Insurance. |
| | Invite a representative of an insurance company to speak on the risks we face in regard to health and accidents. Prepare a list of questions to discuss with the speaker. | Co-Ed Forecast, Better Buymanship Series – Dollar Sense, Ch. 8. |
| | View filmstrip, "Patterns for Protection" to gain information regarding coverage of a "homeowners policy." Compare the "homeowners policy" with purchasing theft, fire, and liability coverage separately. | Insurance Information Institute, Every 10 Minutes (Auto insurance), Insurance for the Home, A Family Guide to Property and Liability Insurance, Chances are; Sample Insurance Policies; "Home Owners Policy" (Chart), and "Patterns for Protection" (Filmstrip). |
| | Panel discussion. Include parents, businessmen, and representative of insurance companies. Discuss questions previously prepared by class members after supervised study. | |
| Property and liability insurance is possible through small payments collected from many people to pay unexpected losses that may occur to any one of the policy holders. | View Film, "The Man from AUNTIE" or "The Invisible Force." Discuss the need for property and liability insurance. | Association-Sterling Films, "The Man from AUNTIE" and "The Invisible Force." |
| | | Wilson and Eyster, Consumer Economic Problems, Ch. 26. |
| The two most valuable possessions for most people are their home and their car. | Group work. Study references on (1) fire insurance (2) liability insurance (3) homeowners insurance and (4) auto insurance. Present findings to class. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 5, Part 10. |
| | Include the nature of each type of insurance and factors to consider in selecting a policy. | Thal and Holcombe, Your Family and Its Money, Chs. 8 and 9. |

| | | |
|---|---|---|
| | Summarize the principle of insurance by explaining "Life insurance premiums are lower for young people; automobile insurance rates are higher." | |
| | Prepare a summary chart indicating the types of insurance and the protection offered. (See p. 53, Teachers Resource Unit on Consumer Education.) | Homemaking Research Lab., Teachers Resource Unit on Consumer Education pp. 46053 and Consumer Study Unit 3, Ch., 3. |
| | Write family case studies involving family financial security. Select ones for class analysis. Use the process of decision-making to arrive at the best solution. (See p. 9, "The Day the Money Stops" in How Much and What Kind.) | Sanford, Nader, Ridgeway, and Coler, Hot War on the Consumer, Part IV.<br>Connecticut Mutual Life, How Much and What Kind. |
| | (EE) Consult parents and find out the type and purpose of insurance carried by family. Analyze family's insurance needs. Recommend any changes. Justify your recommendations. Prepare a record of family insurance coverage. (See p. 54, Teachers Resource Unit on Consumer Education.) | Homemaking Research Lab., Teachers Resource Unit on Consumer Education. |
| The Federal Social Security program and job-connected retirement systems provide subsistence incomes for those eligible after earning power ceases. | Interest Approach: Draw attention to times of need in family life by having students role-play: retired person (long beard and cane), disabled person (crutches and in bandages), unemployment (passing a beggar's cup), etc. Give examples of particular financial needs of each. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 7, Part 18. |
| Social insurance provides security in time of need: retirement, disability, unemployment, sickness, and poverty. | View Film: "The Social Security Story" to trace one's Social Security record from the time it is established until application for benefits. Read references to find the history and the purposes of the Social Security Administration. Identify the three broad divisions of the Social Security Act. | U.S. Dept. of Health, Education and Welfare, "The Social Security Story," Local Office. |
| Unemployment compensation helps support workers during temporary periods of unemployment.<br>Retirement requires planning if it is to be a time of active participation in and enjoyment of community and family life. | Invite a representative from a local Social Security office to discuss the benefits available through Social Security, how these are paid for, and role of the government. Emphasize how a knowledge of Social Security benefits can help young people plan intelligently for retirement and for family protection against loss of income caused by death or disability of the head of the house. | Wilson and Eyster, Consumer Economic Problems, Ch. 2.<br>Bohlman, Social Insurance.<br>AFL-CIO Dept. of Social Security, Security in Time of Need. |
| | Distinguish between the Federal Social Security Act and Workmen's Compensation. Invite a resource person to explain Ky. state laws affecting Workmen's Compensation. | U.S. Dept. of Health, Education and Welfare, Social Security Information for Young Families.<br>Oppenheim, The Family as Consumers, Ch. 12. |
| Social Security is a form of social insurance that shares the cost and spreads the risk among many workers. | Visit the Social Security office near you to observe the various functions of the program, including the expanded program to provide health care – Medicare and Medicade. Obtain printed material about the program. Using resource materials, prepare a written report on an assigned or selected phase of the program. View film, "You and Medicare" or "Medicare." | USDA, Family Economics Review, Dec. 1970. "Social Security Income for Older Women."<br>U.S. Dept. of Health, Education and Welfare, S.S. Adm., Social Security Teachers Kit, "You and Medicare" and "Medicare." |

SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Social Security does not replace the need for life insurance and other retirement income. | Read the case study of the Mitchells, p. 203, Your Family and Its Money to gain insight on how life and health insurance combine with Social Security to build a plan of financial security for a family. | Thal and Holcombe, Your Family and Its Money, Ch. 10.<br><br>Brisbane and Riker, Married Life, Ch. 15. |
| | Debate: Resolved, that social insurance programs are detrimental to our economy. | Homemaking Research Labs., Teachers Resource Unit on Consumer Education, pp. 55-56. |
| | View film, "Silver Dollar City," "The Richard Gordon Story," or "The Soap Box Derby" to understand further the protection and benefits one may realize from Social Security.<br><br>Examine the printed information on your Social Security card. Study wall chart "From Social Security number to Benefit" which shows what happens from the time one is issued a Social Security card until application for and receipt of benefits. | U.S. Dept. of Health, Education, and Welfare, Social Security Adm., "Silver Dollar City," "The Richard Gordon Story,' "The Soap Box Derby," "From Social Security number to Benefit" (Chart), and Social Security and Your Household Employees. |
| All household employees are covered by Social Security if an employer pays them cash wages of $50.00 or more in a calendar quarter. | Invite a representative from a local business firm to discuss their pension or retirement plan.<br><br>(AT) Special Report: Which household workers are covered by law and how to report their wages? | U.S. Dept. of Health, Education, and Welfare, A Brief Explanation of Medicare.<br><br>USDA, Family Economic Review, Dec. 1970, "Social Security for Older Women."<br><br>U.S.Dept. of Health, Education, and Welfare, Social Security Program in the United States. |
| Public assistance is a partnership of the federal and state governments, with both sharing the cost.<br><br>The public assistance program provides cash payments for certain groups who are in need and who are not eligible for assistance under other phases of the Social Security program. | Trace the growth of public assistance from local and church response to needy people to the present role of the federal government. Explain the shift in responsibility.<br><br>Supervised study. Identify the groups included under the public assistance program: old age assistance, aid to the blind, aid to dependent children, and aid to the disabled. | Be Informed Series, No. 5, Be Informed on Social Security, Personal Insurance, and Pension.<br><br>Oppenheim, The Family as Consumers, Ch. 12.<br><br>Institute of Life Insurance, Search for Economic Security, Ch. VI. |

| | | |
|---|---|---|
| The two most financially dependent age groups in our society are the very young and the very old. | Invite a representative of the local public welfare office to describe the extent of the service offered. Write the state public welfare office or Bureau of Family Services to secure printed information about the public assistance benefits. | Local public welfare office.<br><br>State public welfare office. |
| | Special Report: Read and report "Life on Welfare - A Daily Struggle for Existence;" or prepare a monologue from information in the article. | Leinwand, The Consumer, "Life on Welfare -- A Daily Struggle for Existence," Reading 5.<br><br>Bureau of Family Services, U.S. Dept. of Health, Education, and Welfare. |
| | Identify major problems of persons on welfare. | AFL-CIO, Security in the Time of Need. |
| | (AT) Debate: Resolved, welfare should be replaced by some sort of guaranteed national income. | Penney's Forum, Spring/Summer 1970, "What are the Three Major Problems of Someone on Welfare?" |
| Education of the people is a vital factor in the efficient operation and productivity of a nation's economy and directly affects the satisfaction of goals of individuals and families. | Discuss education as a deterrent to poverty. View film, "Desk for Billie," or prepare a class report on the life story of Billie Davis, a dramatic story of a child who found opportunity in America's schools, regardless of poverty. | University of Kentucky Audio-Visual Services, "A Desk for Billie."<br><br>Brisbane and Riker, Married Life, Ch. 15, "Education can Overcome Poverty." |
| | Brainstorm ways students as individuals can contribute in a responsible manner to the problem of social welfare. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 9. |
| | Bulletin Board: "It's the Taxing Time of Year." | Schoenfeld and Natella, The Consumer and His Dollars, Ch. 13. |
| Taxation, a device to provide local, county, state, and national government revenue, is an essential ingredient necessary for the promotion of man's economic and social benefits. | Discuss the quote by Oliver Wendell Holmes, Jr. "Taxes are what we pay for civilized society."<br><br>Dramatize a skit in which the taxpayer family complains - "Taxes, taxes, taxes, we do nothing but pay taxes." (See part 1, Be Informed on Taxes, Series 9.) | The Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education.<br><br>(D) Be Informed Series, No. 9, Taxes. |
| Taxes enable an economic system to provide services that would be difficult for individuals and families to provide for themselves. | View pictures of the national and state capital, county courthouse, or local city hall, a county hospital, exploring space, damage to public property, etc. Discuss how tax money pays for these things, why taxes are needed, other things tax money pays for.<br><br>Working in teams, conduct a verbal "scavenger hunt" -- the team that names the most tax benefits wins. List tax benefits on the board with all teams contributing. | Homemaking Research Labs., Teachers Resource Unit on Consumer Education, pp. 57-65 and Consumer Study Unit, Set 4, Ch. 1.<br><br>Wilson and Eyster, Consumer Economic Problems, Part V. |

SPECIAL INTEREST - V. Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| A tax is a compulsory contribution of money to a government, usually to provide services for the common good. | Monologue in which an automobile owner complains about high taxes. Complete the statement, "If there were no taxes _____." Relate ideas to autos and transportation. | Oppenheim, The Family as Consumers, Ch. 18.<br><br>Margolius, A New Adult Guide to Independent Living, Ch. 9. |
| The major types of taxes are income, personal and corporate; property; sales; inheritance; and gift. | Identify the types of federal, state, and local taxes. Read references. Define tax. Explain "hidden taxes." Name some taxes paid by students.<br><br>Invite a local government official to class to discuss where local tax money comes from and how it is spent. | Internal Revenue Service, Publication No. 19, Understanding Taxes (teachers guide), No. 21 Understanding Taxes (general edition), and No. 488 Teaching Federal Income Taxes. |
| | Field trip to a public service; ask about the different services provided. Back in class, list services you remember. Discuss who earned the money to pay for these services. | Better Homes and Gardens, "Tax Questionnaire Report." |
| A just tax is based on a plan considered fair to all taxpayers. | Examine W2 forms. Explain the meaning of witholding of federal income tax.<br><br>Explain the theories of "cost of service received" and "ability to pay" as a fair basis for charging citizens their tax share. Explain the terms: Proportional, progressive, and regressive. | Co-Ed Forecast, Better Buymanship Series – Dollar Sense, Ch. 9. |
| Every person may help control taxes by actively participating in civic activities pertaining to public services. | Group work. Study income, property, or sales tax. Each group defends one as the fairest tax.<br><br>Special report. Read, "The Case for Tax Justice." Class discussion on "tax reform or tax justice" as related to the "loophole set" in today's society. | AFL-CIO, The Case for Tax Justice. |
| | Compile a list of suggestions on how to get the most for your tax dollar. Mimeograph and distribute to take home to parents. | Thal and Holcombe, Your Family and Its Money, Ch. 12. |
| Dollars can be saved on taxes by keeping records of deductible items. | Invite tax paying citizen to point out the value of keeping accurate records for income tax purposes. Include reasons for keeping records as well as the type of records and information that should be kept. | |

| | | |
|---|---|---|
| | Prepare visual "Good Records Make Tax Time an Easy Time." See p. 60, Teachers Resource Unit on Consumer Education. | Homemaking Research Labs., Teachers Resource Unit on Consumer Education. |
| | Define the terms: income tax returns, gross income, net income, deductions, dependents, joint return, file a return, short form, long form, exemption. | Government Printing Office, Your Federal Income Tax. |
| | Bulletin Board: "Know your deductions," (See p. 60, Teachers Resource Unit on Consumer Education). | Homemaking Research Labs., Teachers Resource Unit on Consumer Education. |
| The local Internal Revenue office is a free source of tax help. | Locate sources of help with taxes, accessible in your community. Write your District Director, Internal Revenue Service, and inquire about a resource person to speak to the class on filing an income tax return. | District Director, Internal Revenue Service, 313 P. O. Building, Louisville, Ky. |
| | Secure current 1040 and 1040A forms. Use a case study of a given situation and file a return. Considering your financial situation if working, practice filing your own return. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Part 29.<br>Be Informed Series, No. 9, Taxes, Part 5, Income Tax Form 1040A. |
| | View Film, "Federal Taxation" and Property Taxation." | University of Kentucky Audio-Visual Services, "Federal Taxation" and "Property Taxation." |
| | Study "Facts and Forms" in Earning portfolio to answer questions about federal income tax. | The Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, (Earning and saving portfolios). |
| | Carry out Activity No. 3 in "Student Activities" in saving portfolio to explain situations in which persons receive income tax refunds. Consult references. | |
| | Interest Approach: Monologue by a wife whose husband failed to plan for his estate or write a will. Study the problems created in this situation and dramatize them through the monologue. | Margolius, A New Adult Guide to Independent Living, Ch. 2. |
| In the absence of a will, state laws governing inheritance prevail. | Read Katherine Marshall's account of her problems resulting when Peter Marshall left no will in To Live Again. List the problems that may arise when one assumes that it isn't necessary to make a will. Invite a lawyer to discuss factors to consider in making a will. Examine an actual will and note the provisions. | Marshall, To Live Again.<br>Wilson and Eyster, Consumer Economic Problems, Ch. 28.<br>Bohlman, The Law for You, Ch. X. |
| A valid will consists of legal instructions for the disposition of one's property after his death. | Inquire of your parents if they have written wills. Encourage them to do so if they have not. Justify your argument. | |
| | Define a will; explain the function of an executor; and administrator. | Oppenheim, The Family as Consumers, Ch. 11, "Wills and Estate Planning." |

**SPECIAL INTEREST - V.** Relationship of financial security to goals, values, and standards.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Interview someone in which an estate was settled without a will. Calculate the added cost in time and money. | Blair, Answers to Your Everyday Money Questions, Ch. 1. |
| | Discuss drawing up your own will as opposed to having a qualified lawyer do it. Explain why joint ownership is not a substitute for having a will. | American Bankers Assn., Personal Money Management, Ch. 10. |
| Keeping important financial papers in one place, known to some trusted person, attorney, or spouse contributes to the efficient handling of business matters. | List valuable papers and records that should be in safe keeping. Discuss safe places to keep such records. See Answers to Your Everyday Money Questions and Consumer Study Unit 4. | Homemaking Research Labs., Consumer Study Unit 4, Ch. 5, and Teachers Resource Unit on Consumer Education. |
| | Inquire about the cost of a safety deposit box. Summarize value of using one. | |
| | Review forms, pp. 18-19 in Teachers Resource Unit on Consumer Education and M.S.U. Extension Bulletin No. 451. Evaluate the information provided on them and adapt or revise a form that would be adequate in detail to record information on valuable family records. | Thal and Holcombe, Your Family and Its Money, Ch. 12. |
| | | Michigan State University, Record of Important Family Papers, Extension Bulletin No. 451. |
| The successful money management plan for major expenses and future goals requires self-discipline, regularity in setting money aside, and it may require self-sacrifice. | Summarize the general guidelines for building a security plan with bulletin board: "Directions to Financial Happiness." | American Bankers Assn., Personal Money Management, (Conclusion). |
| | (EE) Locate, with cooperation of parents, valuable family papers if they are not in one place. Record information on forms prepared in class. Store in a safe place, possibly bank safety deposit box. Report results of project to class. | Institute of Life Insurance, Search for Economic Security. |
| | Complete the statement: "Security is_____." | Brisbane and Riker, Married Life, Ch. 13. |
| | Relate time spent in charitable causes to investments. | |
| | (FHA) Members invest in a charitable cause by donating time and energy. | |

MAJOR CONCEPT: VI. History of the American family as a producing-consuming unit

SUPPORTING CONCEPT: A. Search for economic security
B. The challenge of change

BEHAVIORAL OBJECTIVE FOR UNIT: Integrate understanding of the American family as a consuming unit into a plan for coping with change.

SPECIFIC PERFORMANCE OUTCOMES:
The student will -describe the meaning of economic security.
-distinguish among contributions made by each period in the nation's history to attitudes and institutions dealing with economic risk.
-predict the changes in managerial competencies necessitated as the family becomes more of a consuming unit.
-identify decision-making as the prime managerial task for today's homemaker.
-create a futuristic problem-solving situation.

GENERALIZATION: Total income and/or goods and services available for consumption are influenced by individual and family productivity.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| The search for economic security has been one of the enduring forces that shapes civilization. | Interest Approach: Project picture of a frontier family or fireplace depicting the musket, which symbolized security, with the opaque projector. Discuss how it defended the family's safety, provided food, skins for clothing, and peace of mind. Relate to the type of protection available today. | |
| The evolution of the American economic security system follows closely the various stages of growth and change in the American society. | Group work: Trace the evolution of the American economic security system: examine the contribution made by each period in our nation's history to our attitudes and institutions for dealing with economic risk. (Chs. I-V in The Search for Economic Security.) Prepare poster exhibits written or graphically designed for display in a school assembly program or FHA meeting. | Institute of Life Insurance, The Search for Economic Security.<br>American Petroleum Institute, Energy and Economic Growth, (Unit includes manuals and charts.) |
| Change generally occurs first in the material aspects of culture; this in turn produces change in the non-material culture. | Display items which we use as decorative touches to emphasize the "then" of production in the family: butter molds, candle molds, spinning wheel, shuttle, cotton cards, etc. Discuss their role in providing economic security. | |
| Technological changes, advances in science, and improved communication and transportation have resulted in changes in production and consumption. | View Film "Our Changing Family Life" and/or "Kentucky Pioneers" to see the importance of home production in the economy at one time. | McGraw-Hill, "Our Changing Family Life."<br>(Available film catalog), "Kentucky Pioneers." |

SPECIAL INTEREST - VI. History of the American family as a producing-consuming unit.

| Some Supporting Content and Generalizations | Teaching Strategies' Learning - Evaluating Experiences | Resources |
|---|---|---|
| The demands and expectations of society present management opportunities and responsibilities to individuals and families. | Role-play to contrast 19th century family life with the 20th century. Describe the "then" and "now" situations in homemaking. (Laundry techniques, meal preparation, etc.) | Garrett and Metzen, You are a Consumer, Ch. 1, "Then and Now." |
| | Explain how consumption has to a great extent replaced production as the major economic activity of families today. | Fleck, Fernandez, and Munves, Living with your Family, Ch. 22, (Figure: Washing clothes in yesteryear.) |
| Financial security is measured not only by the amount of money earned but by the use of the money. | Identify the problems of Jane and Jean in the following case study: Once upon a time there was a man named Jack. He tilled the soil day upon day. In the soil he planted the potatoes. When the cold winds, snow, and ice came, Jane, Jack's wife went to the cellar and brought up an apron load of potatoes. These she boiled in a huge black pot to serve to Jack and her many children. | A Guide for the Development of Consumer and Homemaking Education, University of Nebraska.<br>Penney's Forum, Spring/Summer 1969, "Who are Today's Families?" and "A Look at Today's Young Families." |
| In their productive roles, people earn salaries and are thereby able to be the consumers of much that is produced. | | |
| Families are productive economically as they perform the numerous tasks necessary to maintain a home. | Once upon a time there was a man named Jay. He toils in paperwork day upon day to earn money so Jean, his wife, will have means to satisfy their family needs. She goes to the supermarket to buy potatoes to be served to Jay and their few children. She sees not one but 47 forms to greet her. She reads, figures, compares, and buys potatoes for her family's fare. The black pot is out, as is the fire, for the potatoes were already prepared. Discuss the implications in the story for becoming competent in home management today. | Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit I, Part 3, (Consumers have changed and interests of producers and consumers conflict).<br>Thal and Holcombe, Your Family and Its Money, Ch. 3. |
| Decisions made by an individual and by families in the management of their resources affect the kind of living they will have. | Read the "Receipt for Washday" secured from electric co-op home economist. List the managerial problems connected with the "washday chores." Compare with the managerial problems of laundering today. Identify decision-making as the main task for today's manager. | |
| Rational choice becomes more difficult as the number of products and ways of merchandising increase. | List items which were not available to your grandparents but which are on the market now. | |
| Productive workers not only earn money but also contribute to the productivity in their society. | Write an imaginary problem of a 21st century home. Emphasize the importance of understanding change and having some method and resources to cope with it in order to be a force in determining the direction of change. | Forecast, February 1972, "Helping Students Cope With Change." |

| | | |
|---|---|---|
| Consumers are not necessarily the persons who buy, they are the users of products and services. | Define: Producer and consumer.<br><br>Discuss: "There are no consumers, only users, then discarders." | Journal of Home Economics, May 1970, "Family as an ecosystem." |
| | (FHA) Set up centers where people can drop tin cans, bottles, newspapers, etc. that can be recycled. Prepare and distribute cards in the school and community on what individuals can do to combat pollution. | Business Week, Oct. 10, 1970, pp. 66-75. |
| | (FHA) View one of the films: "All the Difference," which points up the good and bad use of land and other elements, or "The Trouble with Trash," a documentary on the spiraling waste-disposal problem. | Modern Talking Pictures, "All the Difference" and "The Trouble with Trash." |
| | (EE) Examine your family's current methods of disposing of trash and garbage. Initiate activities which will help improve your family's pollution-control efforts. | |

MAJOR CONCEPT FOR UNIT: VII. Consumer citizenship

SUPPORTING CONCEPTS: A. Consumer legislation
B. Effect of consumer voice

BEHAVIORAL OBJECTIVE FOR UNIT: Judge the value of being an informed, responsible citizen.

SPECIFIC PERFORMANCE OUTCOMES:
The student will -describe the purpose and provisions of selected state and federal laws.
-select the law(s) which would cover a given offense.
-summarize responsibilities of an intelligent consumer citizen.
-justify support of a given candidate or issue in a political election.

GENERALIZATION: Knowledge of consumer legislation assists the individual in personal financial management and in his role as an informed, responsible citizen.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Interest Approach: Complete the open-end sentence, "There ought to be a law that _____." Expect humorous responses. | |
| Individuals and families as consumers are protected by federal, state, and local laws. | Place names of selected state and federal laws in emptied capsules, fortune cookies, or plastic Easter eggs; draw for topic for a special report. Present a resume' of the purpose and provision of the legislation. | Robertson and Henry, Capsules of Consumer Legislation. |
| | Study laws protecting the consumer. | Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 12, Unit 48. |
| | Group work: Group one writes a case study in which a consumer is the victim of unfair or dishonest treatment; group two decides which law would cover the offense; and group three evaluates the decision of group two. Groups should be selected after thorough study by the entire class. | |
| | (SL) Read and report on, "Free (?) Encyclopedias" to see how consumers are protected by law. | Illinois Teacher, Vol XV., No. 2, Nov./Dec., 1971, "Free (?) Encyclopedias." |
| | Report on issues of current concern to consumers, such as "Mailing of Unordered Merchandise." Consult newspapers and consumer-interest sections of current magazines. | USDA, Family Economic Review, December 1970, "Mailing of Unordered Merchandise." |

| | | |
|---|---|---|
| | Write to the President's Committee on Consumer Interests and request information on pending consumer legislation before Congress. Report findings. | Newspapers.<br><br>Magazines. |
| Individuals and families can promote their economic welfare by using their consumer rights as citizens. | (AT) Read Hot War on the Consumer which documents the losing battle the consumer is waging against the system to become aware of the practical remedies for consumers to organize around. Invite a lawyer to speak on laws which protect the consumer and what procedure can be taken in the event of unfair or dishonest treatment. | Margolius, AFL-CIO, American Federationist, "The Consumer's Needs Persist" (Reprint). |
| | Discuss one's obligation to society as a citizen and a consumer in a democracy. Consider the importance of being well-informed on political issues. | Sanford, Nader, Ridgeway, and Coles, Hot War on the Consumer.<br><br>Wilhelms, Heimerl, and Jelley, Consumer Economics, Part 30, "Your Responsibility to Society." |
| Understanding the economy enables one to be a more informed citizen. | Investigate local issues affecting the role of the local government in the economy: sanitation laws, zoning laws, tax-rate reduction offered to attract industry. | |
| Political votes are cast on election day; economic votes are cast with every purchase. | Differentiate between political and economic votes. Explain how one's buying decision affects others as well as himself. | |
| The family economy affects and is affected by the larger economy. | Summarize specific responsibilities of an intelligent consumer citizen. | Chamber of Commerce of the U.S. Economic Analysis and Study, Business and the Consumer – A Program for the Seventies. |
| | Participate in a political election by studying the issues and the platform of each candidate and actively supporting the one of your choice. | Dept. of Agricultural Economics and Rural Sociology, The Consumer Movement in Historical Perspective. |
| | (AT) Special Report on the Consumer Movement. | |

MAJOR CONCEPT: VIII. Location and use of consumer protection services

SUPPORTING CONCEPTS: A. Consumer protection
B. Recognition of fraudulent schemes

BEHAVIORAL OBJECTIVE FOR UNIT: Utilize information and experience in solving consumer protection problems.

SPECIFIC PERFORMANCE OUTCOMES:
The student will -identify sources of consumer assistance
-discuss the purpose and function of government and private consumer protection agencies.
-justify the need for consumers to keep alert and informed
-prepare guidelines for avoiding fraud.
-propose a plan for disseminating information regarding consumer protection in the community.

GENERALIZATION: Knowledge of consumer protection services enables one to solve consumer problems relating to fraud.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Interest Approach: Introduce the concept of consumer protection services. Use a projective technique: show a picture(s) of a person(s) who looks worried while students decide "why?" or use "The Case of the Hot Oven Door". | Spitze, Teaching Aids For Consumer and Homemaking Programs, "The Case of the Hot Oven Door." |
| Standards for wholesomeness, performance, safety, and/or content of some types of consumer goods have been established by local, state, federal regulatory agencies, as well as legislation. | Group work (committees). Study the purpose and functions of consumer-protection agencies. Include government agencies, such as the FDA and FTC and private agencies (Consumer-directed agencies, such as Consumers Union, Industrial organizations such as the BBB, and professional organizations such as AMA). | Schoenfeld, The Consumer and His Dollars, Chs. 2 and 3.<br>Wilhelms, Heimerl, and Jelley, Consumer Economics, Unit 7, Parts 23 and 24. |
| | Explore all possible sources of assistance to the consumer in your community. Identify the ones which would be of particular benefit to you. | Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 12, Unit 49. |
| | Write letters of inquiry to an agency or organization as to its functions and services. Share responses with the class. See Illinois Teacher. | Brisbane and Riker, Married Life, Ch. 12, (Acts and Agencies that protect the Consumer.) |
| Many agencies, public and private, are available to aid the consumer in safe-guarding his interests and welfare. | Secure issues of the Consumer Union Magazine, Consumer Reports. Check for information on a particular product. Justify making a purchasing decision based on this information or based on a neighbor's opinion and experience with the product. | CUNA, Consumer Facts, "Problems Facing the Consumer," (Organizations which help protect the consumer). |

| | | |
|---|---|---|
| | Invite a resource person from the local Better Business Bureau to explain how the Bureau works and how to use it. Secure literature to consult when help is needed. | Leinwand, The Consumer, "What help is there for the consumer?" |
| Informed consumers, making rational choices in the marketplace, influence the functioning of the market to serve consumer interests.<br>Self-protection is man's best assurance of getting his money's worth. | Write agencies, such as the Council on Consumer Information for newsletter and pamphlet publications and prepare a display for an open house. | Wilhelms, Heimerl, and Jelley, Consumer Economics (See index BBB.) |
| | | Council on Consumer Information, Colorado State College, Greeley, Colorado. |
| | Debate: "The Consumer Is King, or Is He?" After supervised study on the problems of the consumer debate the idea of whether manufacturers seek to satisfy the wants of consumers or create these wants. Justify the need for consumers to keep alert and informed. | Dept. of Agricultural Economics and Rural Sociology, The Consumer Movement in Historical Perspective, Feb. 1970. |
| | (AT) Report on magazine article dealing with some phase of the consumer movement such as "Nader's Raiders: The Lone Ranger Gets a Posse" in Life, Oct. 3, 1969. | Leinwand, The Consumer, "Is the Consumer King?" |
| | Bulletin Board: "Don't get hooked by consumer gyps." Use fishing hooks and depict the common gyps, such as: chain-referral plans, bait and switch advertising, home improvement schemes, debt consolidation, victimization of the aged, health quackery work-at-home gyps; etc. | McClellan, The Consuming Public. (The Consumer as Citizen, Role of government as protector, Business and consumer protection, Consumer concerns, and Consumer interest movement). |
| | Identify the types of gyps which have recently been used to victimize the consumer, through shared experiences of students and through reading suggested references. Point out the groups or type of individual to which each often appeals. | Fitzsimmons, Consumer Buying for Better Living, Ch. 8. |
| | | Oppenheim, The Family as Consumers, Ch. 17. |
| | Prepare guidelines for avoiding frauds. | Trump, Buyer Beware! Chs. 1, 2, 4, 6, 7, 8, 10, and 11. |
| Consumers who report faulty merchandise, unethical practices in selling, or false advertising contribute to better services. | Use case studies to analyze given situations in which persons have failed to avoid fraudulent schemes; select sources of available help which would deal with the selected problem; outline procedure for securing help. | Margolius, The Innocent Consumer vs. the Exploiter. |
| | | Breckinridge, Commonwealth of Ky., Attorney General, 10 Danger Signals in Buying. |
| | Pantomime a customer complaining about a sales fraud. Role-play skits in Illinois Teacher. | Illinois Teacher, Vol. XII, No. 3, Winter 1968-1969. |
| | Programmed instruction. Use Consumer Education Series, Book 5, Be Sharp, Don't Be Cheated. | Better Business Bureau, Consumer Information Series, Your Home - Paradise for Gyps, Homework Schemes. |

SPECIAL INTEREST - VIII. Location and use of consumer protection services.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Special reports: Read one of the following books or another of your choice and relate information from which consumers can profit: Buyer Beware!, Fred Trump, Abingdon; Buy Now, Pay Later, Hillel, Black, and Morrow; The Crack in the Picture Window, John Keats, Houghton: The Insolent Chariots, John Keats, Lippincott; Nuts Among the Berries, Ronald Deutsch, Ballantine; The Bargain Hucksters, Ralph Lee Smith, Crowell. | Grolier Educational Corp., Cassette, Frauds. |
| | (AT) Independent study on medical frauds. | Ginn & Co., Consumer Education Series, Book 5, Be Sharp, Don't Be Cheated. |
| The problems of the consuming poor are even more serious than those of the average consumer. | Identify fraudulent schemes to which the poor fall particular prey. Invite persons to share experiences in which they have been victimized. Develop guidelines to help avoid fraudulent schemes. | FTC, Unordered Merchandise; Guides Against Deceptive Advertising of Guarantees; Pitfalls to Watch for in Mail-Order Insurance Policies; Guides Against Debt Consolidation Deception; Fight Back, (The Ungentle Art of Self Defense); Guides Against Deceptive Pricing; Guides Against Bait Advertising; and Guard Against Phony Ads. |
| | (FHA) Appoint a consumer-education committee. Run an "action-line" service either for the community or members of the school. This could be a newsletter or telephone service. People could write or phone consumer complaints, and the student committee would advise them of the agency or the organization to be contacted for the proper attention. (Students of course will have to research this information.) | Leinwand, The Consumer, "What are Some of the Problems of the Consuming Poor?" |
| | (FHA) Secure cooperation of other clubs or groups in sponsoring a "Consumer Information Program." This could be a series of guest speakers for one evening a week for a given period of time or a day meeting at which the speakers would be scheduled to speak at a given time. Radio stations may be used. | Grolier Educational Corp., "Quacks and Medical Frauds" and "Frauds." Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education-The Marketplace, Portfolio No. 2, "Avoiding Gyps and Frauds." |
| | (FHA degree activity) Review new resource materials for consumers; classify and keep a current reference list for student use in the homemaking department. | |
| | (EE) Plan with family in utilizing Consumer Report Magazine in deciding to purchase some household product or equipment. | |

MAJOR CONCEPT: IX. Managerial roles of men and women

SUPPORTING CONCEPTS:
A. Emerging managerial roles of men and women
B. Singleness, a way of life
C. The dual role, frustration or fulfillment
D. Competence in performing managerial roles

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the emerging managerial roles for men and women.

SPECIFIC PERFORMANCE OUTCOMES:
The student will
-identify jobs traditionally labeled for "male" and "female."
-explain how and why roles of men and women are changing.
-predict managerial difficulties which may arise over confused role expectations.
-write case study on need for role revision and adaptability.
-justify role selection in terms of personal goal realization.

GENERALIZATION: As an individual moves toward adulthood, the roles in which he functions tends to increase and/or change.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Learned role expectations define the rights and duties of each family member. | Interest Approach: Display the Greek Comedy-Tragedy masks. (AT) Report on the origin and significance of these. | Thal and Holcombe, Your Family and Its Money, Ch. 1. |
| | Discuss the traditional designation of responsibility according to sex, status, or age: "man's work," "woman's work," "child's play," "homemaker," "breadwinner," "white collar," and "laborer." | Journal of Home Economics, May 1966, "Task Distribution within the Family." |
| The equalitarian or companionship family, in which members work out their own role definitions will emerge strengthened and better adapted to living in a democratic society. | Given a list of jobs, distinguish between those traditionally labeled "male" and "female" jobs. Analyze how and why roles of men and women are changing. | Journal of Home Economics, Oct. 1970, "Changing Lifestyles for Women." |
| | Discuss the idea that roles in behavior have changed faster and more completely than attitudes. | Penney's, Forum, Spring/Summer 1969, "Changing Roles – Who Is Responsible?" and "Role Identification – Exploring Attitudes." |
| Becoming a wage earner enables one to contribute to the total family income. | (AT) Report on the effects on the homemaker role of the Westward movement, Industrial Revolution, and World War II, or ask the social studies teacher to discuss the evolution of the American labor force. | USDA, Family Economic Review, Dec. 1970, "Wives in the Labor Force." |
| | | What's New in Home Economics, March 1971, "Anatomy is Destiny–(Or is it?)" |

SPECIAL INTEREST - IX. Managerial roles of men and women.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | Discover underlying motives of the "Women Lib" movement. Compare with the philosophy of dignity of the individual and utilization of talent. | |
| | Interest Approach: Using pictures from magazines, prepare a collage to portray each of these role descriptions: "The career - homemaker" and "The homemaker with a career." Describe in writing the housekeeping or homemaking philosophy of each. | AVA Journal, Dec. 1970, "Women and Jobs in a Changing World," "The Woman's Movement; What it's all About," and "Womens Lib is Here to Stay." |
| Most adults live single lives at some time during the life span. | Discuss the pros and cons of singleness as a way of life. | Journal of Home Economics, Nov. 1967, "Employed and Non-Employed Homemakers." |
| About one out of seven women in the U.S. remains single. | Read AVA Journal, "Problems of the Young Working Girl." Determine attitudes and behavior which you can now be developing to help cope with these problems. | American Vocational Journal, Dec. 1970, "Problems of the Young Working Girl." |
| Reasons for working outside the home include financial and nonfinancial. | Speaker: A single man or woman to discuss some peculiar managerial problems and probable implications for class emphasis. | Brisbane and Riker, Married Life, Ch. 1, "Suppose You Stay Unmarried." |
| Influences on the dual role include longer life expectancy, a trend toward younger marriages, and parenthood at an earlier age. | Review reasons for persons engaging in the dual role. Interview persons involved in the dual role to discover factors which have influenced their performance in the dual role. | Journal of Home Economics, "Preparation for a Dual Role," May 1969. |
| | Discuss what effect the attitude of the community and friends regarding "working women" may have on one's decision to engage in the dual role. | Ohio State University, Planning Ahead for the World of Work, Research and Development Series, No. 46, (Student and teacher manuals). |
| The provider role may necessitate revision of the traditional role to prevent tension-producing conflicts. | Predict managerial difficulties which may arise when there isn't clarity in the perception of the roles of husband or wife on the part of each. | Fane, Behind Every Face – A Challenge of Success, Ch. 1. |
| | Use "improvisation" to create awareness of the problems which may result when there is confusion regarding role expectation on the part of husband or wife: (1) send a student or group of students out of the room (2) have the class develop a dramatic situation in which the people out of the room have the central role (3) get everyone in the class involved in the set situation; and (4) have student(s) in hall return to the room, figure out roles they are to play, and get involved in playing out those roles. Summarize how persons might feel in such situations. | Illinois Teacher, Vol. X, No. 1, Fall 1966-1967, (Roles of men).<br>Duvall, When You Marry, Ch. 9.<br>Westlake, Relationships, Chs. 22 and 23.<br>Wolf, What Makes Women Buy? |

| | | |
|---|---|---|
| | Interview persons engaged in the dual role to discover some of the adjustment they made when shifting from the traditional homemaker role to the dual role. List examples of these and discuss how family members may have been involved. | Journal of Marriage and the Family, Feb. 1965, "Long-Range Causes and Consequences of the Employment of Married Women." |
| | Read magazine articles on the pros and cons of working women. Identify the conflicts most commonly found. | (CE) Tips and Topics, "Work – A Domain of Life," Vol. 12, No. 1. |
| The absence of the mother from the home may result in adjustments of physical and social tasks performed by her for the family. | Working in small groups, consider a given conflict and prepare a list of suggestions to help resolve the conflict in families. | Journal of Home Economics, Nov. 1968, "Women in Gainful and Useful Employment." |
| More and more women are combining both homemaking and a career at the same time and at different periods of their lives. | Write a case study which deals with the necessity of revising the traditional role to prevent tension-producing conflict in the dual role, emphasizing the idea that adaptability is necessary for a happy family life. | Ohio State University, Planning for the World of Work, "Working Women, Who are They?" (Case studies). |
| | Use a programmed instruction, Decision Making, to gain insight into using rational decision-making process in deciding to work or not to work. | Decision Making, Dept. of Home Ec. Education, New York State College, (Ky. Home Ec. Teachers Conference Material, Aug. 1970). |
| The cost of using resources for any purpose is that which is given up because of such use. | Group work and role-play, with each group considering one of the four choices presented in the programmed text, showing facts related to the choice, Sam's and Flora's attitude toward it, and their resources for carrying out the choice. Report to class; consider all suggested solutions and make the decision. | Family of Five (Second income) Follett Educational Corp. |
| Families differ in resources available to meet economic needs and risks. | Consider the importance of figuring the cost of employment outside the home to the homemaker and other family members in total family resources – time, money, and energy. Use listed references. Analyze and compare cost of working with not working. List ways of minimizing the cost of each resource when working. | Institute of Life Insurance, Teaching Topics, Spring, 1964, "Can Working Wives and Mothers Afford It?" |
| | | New York State College of Home Economics, Home Ec. Extension leaflet, "Can Wives Afford to Work?" |
| Need for increased attention to the interpersonal relationships of family members may result from the mother's assuming the dual role. | Study reference (See Child Development Materials) on the needs of children at different ages. | Dept. of Home Ec. Education, New York State College of Home Economics, Topic III Cost of Employment, (Reproduced for Ky. Teachers Conference, Aug. 1970). |
| | List problems involved in care of children for working mothers. | Starr, Management for Better Living, Tables I, II, III, and IV, (Appendix). |

SPECIAL INTEREST - IX. Managerial roles of men and women.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| Facilities for care of children of working mothers include daycare center and nursery school. | Survey child care facilities available in the community. Field trip to nursery school or day-care center. List the advantages and disadvantages of each. List criteria for selecting the method best suited to a particular child or family situation. | Brisbane and Riker, Married Life, Ch. 11. |
| Persons who care for children of working parents may include baby-sitters, brothers and sisters, or the alternate parent. | Debate: Older teens should be paid for babysitting with younger brothers and sisters. | Journal of Home Economics, Oct. 1969, "Homemaking Still Takes Time." |
| | Summarize pointers to consider in providing adequate care of children. | |
| | Prepare a check list to help one determine whether to work outside the home or not. Ask working mothers to evaluate it for usability. | Journal of Home Economics, Oct. 1970, "Effect of Maternal Employment on the Scholastic Performance of Children." |
| 4 Women who expect to combine homemaking and outside employment may be helped by applying managerial skills. | Review the value of learning homemaking skills to overall satisfactions in family living. | Brisbane and Riker, Married Life, Ch. 11. |
| Recognition of what is most important to an individual in a given situation aids in clarifying criteria by which final decision will be judged. | Explain the value of recognizing problems in handling the demands of the dual role. | Lewis, Burns, and Segner, Housing and Home Management, Ch. 6. |
| Values are modified as one adjusts to change. | Give examples of what is meant by sorting the relevant from the irrelevant. List pointers for identifying what really needs to be done. | |
| Clarity of values, goals, and standards is affected by experience in management. | Use case study to point out the necessity of making value judgments. For example: (1) Is it better to let the dishes air dry and read a child a bedtime story or dry the dishes and not read the story? (2) Using convenience foods rather than the usual gourmet, prepared-from-scratch foods. | |
| Management is the administrative side of family living. | Illustrate making value judgments through the 3 ways of dusting: (1) dust everything thoroughly–top, sides, bottom; (2) dust only the top; or (3) pull the shades. Give other examples. | |
| | Write a well-organized theme on developing the competencies needed in handling the demands of the dual role. | |

Justify pursuit of singleness as a way of life, being a full time homemaker, engaging in the dual role in the light of realization of goals.

Panel Discussion: Persons involved or having experience to discuss special managerial competencies needed in the "Role of the Student Wife."

MAJOR CONCEPT FOR UNIT: X. Career opportunities in management-consumer education.

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate career opportunities in management-consumer education.

SPECIFIC PERFORMANCE OUTCOMES:

The student will
- identify management careers.
- explain the demands and rewards of a given list of careers.
- point out conditions desirable to make a sale completely successful.
- write a theme explaining the fundamentals which underlie all business.
- justify choosing or not choosing a career in management-consumer education.

GENERALIZATION: Choosing a career early gives direction for preparing for special training and gives purpose to goals.

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| **Salary**, working conditions, advancement, and fringe benefits vary with the employment situation. | Interest Approach: Read, as if from today's newspaper, the poem, "Man Wanted" in Married Life, p. 507. After listening, write down the traits you remember. Discuss how each relates to job or career success. | Brisbane and Riker, Married Life, Ch. 15. |
| The level of occupational competence varies with education, training, and experience. | View film, "How to Investigate Vocations." Discuss how to interpret guidance tests, how to raise questions related to a specific job, and how to gain job experience. | University of Ky. Audio-Visual Services, "How to Investigate Vocations," and "Finding Your Life Work." |
| | View film, "Finding Your Life Work." Discuss the relative importance of personality, training, and experience. | School Guidance Counselor. |
| **Business** is any organized activity conducted either by a person or an organization that in any way contributes to or assists in satisfying the wants and needs of people for economic goods and services. | Explain how business creates jobs. | Wilson and Eyster, Consumer Economic Problems, Ch. 3 (Business creates jobs). |
| | View film, "Three to be Served" which shows the fundamentals which underlie all business; how management must serve customers, workers, and investors. | University of Ky. Audio-Visual Services, "Three to be Served." |
| | Invite a store manager to discuss the difficulty of maintaining an informed sales staff. Discuss implications for students. | McDermott and Nicholas, Homemaking for Teen-agers, Ch. 4. |

| | | |
|---|---|---|
| Employment opportunities in management-consumer education may be found in restaurants, department stores, shops, and supermarkets. | (CE) Through class discussion, identify careers in management-consumer education. | New York Life Insurance Co., Career Information Service Series, Should you seek a career in:<br>Life Insurance<br>Advertising<br>Food Retailing<br>Retailing<br>Personnel Work<br>Home Economist<br>Banker<br>Business for yourself<br>Salesman<br>Manufacturing<br>Purchasing Agent |
| | Write to vocational schools and colleges to obtain information on training available for careers in management-consumer education. | |
| | Contact local businessmen to locate available career opportunities. | |
| | Topic reports: Select a suggested career in management (See New York Life Insurance Co. Career Series). Explore factors to consider before finally selecting the career: personal qualifications, training, salary, advantages, disadvantages, etc. Interview someone already involved in the job if possible. Share findings with class. | |
| | Evaluation: Play "Who Am I?" with teacher or student giving clues describing a certain career. Students give answers. | Institute of Life Insurance, A Life Career. |
| Because selling merchandise to the consumer is what keeps industry alive, salesmen are the key men in the economy. | View film "Selling as a Career," and/or the "Importance of Selling." Prepare a check list to help one determine his suitability for becoming a salesman. | University of Ky. Audio-Visual Services, "Selling as a Career," and "Importance of Selling." |
| Selling has become an art of creating nationwide, world-wide desire. | Explore factors involved in getting a customer to buy rather than the "No sale walk-out." View film, "Nothing But Lookers." Summarize the effect of a helpful, cooperative, person-to-person relationship with the customer. | University of Ky. Audio-Visual Services, People Sell People Series; "Nothing But Lookers," "Sales-Building Role," and "You've Sold Me, Mrs. Marlowe." |
| | View film, "Sales-Building Role" to gain insight into fully satisfying the customer's wants in both quantity and quality. | Penney's, "It's and Exciting Career -- Home Economist in Business" (Filmstrip). |
| | Summarize the conditions required to make a sale completely successful. View film "You've Sold Me, Mrs. Marlowe." Half of the class watch from sales-clerk's point of view; half from customer's point of view. Exchange views. | |
| | Invite an employer to discuss the personal characteristics and training necessary for becoming a sales clerk. Inquire about salaries, room for advancement, etc. | |
| | Appraise your personal qualities which give general direction to your choice of a career. Consult guidance counselor for advice in interpreting any aptitude test results. Write a theme explaining a suitable choice of a career in management-consumer education for you or defending the idea that you wouldn't be suited to such a career choice. | Brisbane and Riker, Married Life, Ch. 15, "Choosing a Career." |

| Some Supporting Content and Generalizations | Teaching Strategies Learning - Evaluating Experiences | Resources |
|---|---|---|
| | (EE) Inquire about part-time jobs in the area of management-consumer education. Work at a given job over a period of time.<br><br>Report feelings regarding interest in a future job of this nature.<br><br>(FHA) Symposium composed of persons employed in management-consumer education related occupation. (In "business for yourself," "retailing," "banking," "sales clerk," "purchasing agent," "advertising," "insurance salesman," etc.) Each would describe his work, preparation required, aptitude needed for success, advancement, and earnings. | |
| | (FHA) View film: "The World is Yours" to create awareness of the career aspects of retailing and marketing. | Modern Talking Pictures, "The World is Yours," (Montgomery Ward & Company). |
| | (EE) Manage your money in a systematic way for your first job, part-time or full-time. Consult "How to Manage Your Money for Your First Full-Time Job," Budgeting portfolio. | The Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, Budgeting portfolio. |
| | (FHA) Interpret the purpose, "To develop interest in home economics, home economics careers, and related occupations."<br><br>Evaluation: "What Do You Know?", p. 75. Sears, Age of Adaptation, may be used either as a pretest and/or an evaluation device. | |

# APPENDIX

## APPENDIX

Evaluation device No. 1 - "Interest Finder Check List." The purpose of this device is to discover the attitudes and interest of the students and thus aid the teacher in establishing priorities for planning the unit content.

Evaluation device No. 2 - "Check List on Decision Making." This device could be used to motivate interest in the first major concept, "Decision making and implementation for responsible adult living." It could be used again at the end of the unit study to evaluate change in attitude.

Evaluation device No. 3 - "Comparing Savings Institutions." Using group work, a study of the various savings institutions could be made and summaries recorded on this device as each group reports findings. It could also be used as an evaluation device at the end of the study of the fifth major concept, supporting concept B, Value of savings.

Evaluation device No. 4 - "Wanted: Your Opinion." To evaluate student reaction to a single lesson or an entire unit, this device will help in improving future learning experiences.

Evaluation device No. 5 - "Man's Work/Woman's Work." To help students identify the traditionally male and female jobs and to see how role of men and women are changing, use this device with major concept IX, supporting concept A. Emerging managerial roles of men and women.

Evaluation device No. 6 - To bring to the attention of students some pros and cons of the dual role, use this device. It might be used prior to a discussion of the managerial difficulties which may arise in families in adapting to the dual role. Use with major concept IX, supporting concept C.

EVALUATION DEVICE No. 1

"Interest Finder Checklist"

Listed below are topics which you may explore in your Management-Consumer Education class. To aid in planning learning experiences which you will enjoy, please indicate the interest that you have in each topic. Place a check (✓) in the column corresponding with your degree of interest, using the code M-much interest, S-some interest, L-little interest, N-no interest.

| Topic in Management-Consumer Education | Degree of interest in topic | | | |
|---|---|---|---|---|
| | M | S | L | N |
| I. Making and Carrying out Decisions | | | | |
| A. Major decisions in late teen years | | | | |
| B. Making decisions independently | | | | |
| C. Your part in group decisions | | | | |
| II. Realistic goals and mature values | | | | |
| A. Realistic self-expectations | | | | |
| B. Realistic goals | | | | |
| C. Mature values | | | | |
| D. Self-actualization | | | | |
| III. Assessing resource potential | | | | |
| A. Inner resources | | | | |
| B. Earning power | | | | |
| C. Purchasing power | | | | |
| D. Use of consumer credit | | | | |
| E. Coping with financial crisis | | | | |
| IV. Increasing managerial competence | | | | |
| A. Substituting more plentiful for less plentiful resources | | | | |
| B. Developing a skill or talent | | | | |
| V. Financial security | | | | |
| A. Financial security and marital happiness | | | | |
| B. Value of savings | | | | |
| C. Types of investments | | | | |
| D. Value of insurance | | | | |
| E. Social security, pensions | | | | |
| F. Social welfare | | | | |
| G. Taxes | | | | |
| H. Legal aspects--inheritance laws, wills, estate planning | | | | |
| I. Storage of valuable papers | | | | |
| VI. The American family as a producing consuming unit | | | | |
| A. Search for economic security | | | | |
| B. The challenge of change | | | | |
| VII. Consumer citizenship | | | | |
| A. Consumer legislation | | | | |
| B. Effect of consumer voice | | | | |

| Topic in Management-Consumer Education | Degree of interest in topic | | | |
|---|---|---|---|---|
| | M | S | L | N |
| VIII. Location and use of consumer protection agencies | | | | |
| A. Consumer protection agencies | | | | |
| B. Recognition of fraudulent schemes | | | | |
| IX. Managerial roles of men and women | | | | |
| A. Emerging (changing) roles of men and women | | | | |
| B. Singleness, a way of life | | | | |
| C. The dual role | | | | |
| D. Managerial competence | | | | |
| X. Career opportunities in Management-Consumer Education | | | | |

EVALUATION DEVICE No. 2

"Check List on Decision-Making"

Directions: Read each statement carefully; then check the response which you believe best describes your feelings. You will not be graded.

| Yes | No | | |
|---|---|---|---|
| ____ | ____ | 1. | Selecting a life mate is a major decision. |
| ____ | ____ | 2. | I seldom spend much time in making decisions. |
| ____ | ____ | 3. | Most young people today do not choose a career; they just drift into a job. |
| ____ | ____ | 4. | I think education is necessary to prepare for employment. |
| ____ | ____ | 5. | I usually use the decision making process in making my decisions. |
| ____ | ____ | 6. | Most of my decisions are made independently. |
| ____ | ____ | 7. | When I make an independent decision, I am willing to accept the consequences. |
| ____ | ____ | 8. | I am concerned when the decisions I make affect someone else. |
| ____ | ____ | 9. | Individuals have very little influence on decisions made by a group. |
| ____ | ____ | 10. | I am more willing to abide by the group's decision if I had a part in making a decision. |

EVALUATION DEVICE No. 3

"Comparing Savings Institutions"

| Savings Institutions | Safety | Earnings | Availability | Function or Purpose |
|---|---|---|---|---|
| "Piggy Bank" | | | | |
| Commercial Bank | | | | |
| Savings Bank | | | | |
| Credit Unions | | | | |
| U.S. Savings Bonds | | | | |
| Stocks and Bonds | | | | |
| Insurance Companies | | | | |

EVALUATION DEVICE No. 4

"Wanted: Your Opinion"

Directions: Rate the lesson or unit of study in terms of each item listed below, and place your response in the right-hand column. The number 1 will indicate an undesirable quality in the first column; 3 a desirable quality in the second column, and 2, a mixed feeling.

| | 1 | 2 | 3 | Rate |
|---|---|---|---|---|
| 1. Interest approach | Uninteresting | | Interesting | |
| 2. Purpose | Not oriented to student need | | Suited to student need | |
| 3. Content | Too easy or too difficult | | Suited to grade and age level | |
| 4. Timeliness | Will be interested later | | Subject needed now | |
| 5. Teacher's presentation | Boring or dull | | Stimulating, interesting | |
| 6. Student participation | Too much, too little | | Enough for interest | |
| 7. Audio-visuals | Just took up time | | Enhanced learning | |
| 8. Bulletin boards and other visuals | Cute, but useless | | Added to learning situation | |
| 9. Length of study | Should have been shorter | | O.K. | |
| 10. Overall feeling | Ugh! | | Great! | |

EVALUATION DEVICE No. 5

"Man's Work/Woman's Work"

Directions: In the first column indicate whether the job listed was done by the male or female in grandmother's day; in the second column, your present home; and in the third column, who you expect to do it in your future home. Place the letter (m) to represent male and (f) to represent female.

| | Grandmother's Home | Present Home | Future Home | Comments |
|---|---|---|---|---|
| 1. Iron clothes | | | | |
| 2. Prepare meals | | | | |
| 3. House clean | | | | |
| 4. Mow lawn | | | | |
| 5. Mend and repair clothing | | | | |
| 6. Change bed linens | | | | |
| 7. Earn income | | | | |
| 8. Burn trash | | | | |
| 9. Wash dishes | | | | |
| 10. Decorate home | | | | |
| 11. Care for infants | | | | |
| 12. Discipline children | | | | |
| 13. Garden | | | | |
| 14. Decide leisure activities | | | | |
| 15. Control spending | | | | |

EVALUATION DEVICE No. 6

"To Work or Not To Work"

Directions: Read each statement below. Circle the letter which corresponds with your feelings about women in the dual role. You will not be graded on your response.

| Agree | Disagree | |
|---|---|---|
| A | D | 1. Most women work outside the home for financial reasons. |
| A | D | 2. The absence of Mother from the home may require adjustments by her family. |
| A | D | 3. Most teen-age girls expect to engage in the "dual role." |
| A | D | 4. If the husband objects, a woman should not work outside the home. |
| A | D | 5. Community attitudes toward working women affect most women's decision to work or not. |
| A | D | 6. Women's Lib has contributed to more women in the work force. |
| A | D | 7. Often the cost of working offsets the financial benefits. |
| A | D | 8. Management becomes more important for the women in the dual role. |
| A | D | 9. A woman should not work outside the home if it produces guilt feelings. |
| A | D | 10. The biggest concern for most women who work outside the home is the care of small children. |

RESOURCES

BOOKS


Allen, James L., and Elling, Betsy, Consumer Study Units I, II, III, IV, Tony, Wisconsin: Homemaking Research Laboratories, 1970, 54563.

Barclay, Marion S., and Frances, Champion, Teen Guide to Homemaking, New York: McGraw-Hill Book Company, 1967. (330 W. 42nd St., 10036).

Bell, Camille G., and Fallon, Berlie J., Consumer and Homemaking Education, Danville, Illinois: The Interstate Printers and Publishers, 1971. 61832, $3.50.

Better Buymanship Series, Dollar Sense, New York: Co-Ed Forecast, Scholastic Magazines, 1969. (904 Sylvan Ave., Englewood Cliffs, NJ 07632, $1.85)

Blair, Lorraine L., Answers to Your Everyday Money Questions, Chicago: Henry Regnery Company, 1968.

Bohlman, H. Mac, and Bohlman, Robert W., The Law for You 1969, Insuring Your Life, Income, and Property 1968, Investing Your Savings 1968, and Social Insurance 1968, Chicago: Follett Educational Corporation, (Order from: Educational Opportunities Division, 1010 W. Washington Blvd., Chicago, IL 60607)

Bratton, Esther, Home Management Is, Boston: Ginn and Company, 1971, (450 W. Algonquin Rd., Arlington Heights, IL 60005)

Brindze, Ruth, Investing Money, New York: Harcourt, Brace, and World, 1968. (757 3rd Ave., N.Y., N.Y. 10017)

Brisbane, Holly E., and Riker, Audrey Palm, Married Life, Peoria, IL: Charles A. Bennett Company, 1970. (809 W. Detweiller Drive 61614)

Clayton, Nanalee, Young Living, Peoria, IL: Charles A. Bennett Company, 1970. (809 W. Detweiller Drive 61614)

Consumer Education Bibliography, Supt. of Documents, U.S. Government Printing Office, Washington, DC 20402, $1.00)

Consumer Education Series, Refunds and Exchanges No. 2, and Be Sharp: Don't Be Cheated No. 5, Boston: Ginn and Company, 1967. (Order from: Xerox, 600 Madison Ave., New York, NY 10022)

Craig, Hazel, and Rush, Ola, Homes with Character, Boston: D.C. Heath and Company, 1966. (1714 Commerce Drive N.W., Atlanta, GA 30318).

Craig, Hazel, Threshold to Adult Living. Peoria, IL: Charles A. Bennett Company, 1969. (809 W. Detweiller Drive 61614)

Cross, Aleene, Enjoying Family Living, Philadelphia: J.B. Lippincott Company, 1967. (East Washington Square, Philadelphia, PA 19105)

_____, Introductory Homemaking, Philadelphia: J.B. Lippincott Company, 1970. (East Washington Square, Philadelphia, PA 19105)

Davis, Martha J., and Peeler, M. Yvonne, Lessons in Living, Boston: Ginn and Company, 1970. (450 W. Algonquin Rd., Arlington Heights, IL 60006)

Duvall, Evelyn, and Hill, Reuben, When You Marry, Boston: D.C. Heath and Company, 1967. (1714 Commerce Drive N.W., Atlanta, GA 30318)

Engle, James; Kollat, David; and Blackwell, Roger, Consumer Behavior, New York: Holt, Rinehart, and Winston, 1968. (383 Madison Ave., New York, NY)

Fane, Arthur, and Fane, Xenia, Behind Every Face Series, Boston: Ginn and Company, 1970. (450 W. Algonquin Road, Arlington Heights, IL 60005)

Fitzsimmons, Cleo, Consumer Buying for Better Living, New York: John Wiley and Sons, 1967. (605 Third Ave., New York, NY 10016)

Fitzsimmons, Cleo, and White, Nell, Management for You, Chicago: J.B. Lippincott Company, 1969. (Order from: East Washington Square. Philadelphia, PA 19105 $6.40)

Fleck, Henrietta, Fernandez, Louise, and Munves, Elizabeth, Exploring Home and Family Living, Englewood Cliffs, New Jersey: Prentice-Hall, 1965. (Educational Book Division, Englewood Cliffs, NJ 07632)

_____, Living with Your Family, Englewood Cliffs, New Jersey: Prentice-Hall, 1965. (Educational Book Division, Englewood Cliffs, NJ 07632)

Garrett, Pauline G., and Metzen, Edward J., You Are a Consumer, Boston: Allyn and Bacon, 1965. (Rockleigh, NJ 07647)

Gilbreth, Lillian, Belles on Their Toes, Crowell, 1950.

Greer, Carlotta C., and Gibbs, Ellen P., Your Home and You, Boston: Allyn and Bacon, 1965. (Rockleigh, NJ 07647)

Hatcher, Hazel, and Andrews, Mildred, Adventuring in Home Living, No. 2, Boston: D.C. Heath and Company, 1959. (1714 Commerce Drive, N.W., Atlanta, GA 30318)

Landis, Judson, and Landis, Mary, Personal Adjustment, Marriage, and Family Living, Englewood Cliffs, New Jersey: Prentice-Hall, 1970. (Educational Book Division, Englewood Cliffs, NJ 07632)

Leinwand, Gerald, The Consumer, New York: Washington Square Press, 1970. (Order from: Simon and Schuster, 630 5th Avenue, New York, NY 10020)

Levy, Leon; Feldman, Robert; and Sasserath, Simpson, The Consumer in the Marketplace, New York: Pitman Publishing Corporation, 1970 (6 E. 42nd Street, New York, NY 10017)

Lewis, Dora; Burns, Jean; and Segner, Esther, Housing and Home Management, New York: The Macmillan Company, 1969. (866 3rd Street, New York, NY 10022)

Margolius, Sidney, A New Adult Guide to Independent Living, New York: The Macmillan Company, 1968. (866 3rd Street, New York, NY 10022)

Margolius, Sidney, The Innocent Consumer vs. the Exploiters, New York Pocket Books, 1967. (Order from: Simon and Schuster, 1 West 39th Street, New York, NY 10018 $.95)

Marshall, Katherine, To Live Again, New York: McGraw-Hill Book Company, 1957. (330 W. 42nd Street, New York, NY 10036)

McClellan, Grant S., The Consuming Public, H.W. Wilson Company, 1968.

McDermott, Irene E., and Nicholas, Florence W., Homemaking for Teen-agers, Peoria, IL: Charles A. Bennett Company, 1970. (809 W. Detweiller Dr., 61614)

Oppenheim, Irene, The Family as Consumers, New York: The Macmillan Company, 1965. (866 3rd Avenue 10022).

Oppenheim, Irene, Management of the Modern Home, New York: The Macmillan Company, 1972. (866 3rd Avenue 10022)

Packard, Vance, The Hidden Persuaders, New York Pocket Books. (Order from: Simon and Schuster, 1 W. 39th Street, New York, NY 10018 $.95)

_____, The Waste Makers, New York Pocket Books.

Raines, Margaret, Managing Livingtime, Peoria, Illinois: Charles A. Bennett Company, 1966. (809 W. Detweiller Drive, 61614)

Sanford, David; Nader, Ralph; Coles, Robert; and Ridgeway, James, Hot War on the Consumer, New York: Pitman Publishing Company, 1969. (6 E. 43rd Street, New York, NY 10017)

Schoenfeld, David, and Natella, Arthur A., The Consumer and His Dollars, New York: Oceana Publications, 1970. (Dobbs Ferry, NY)

Schulz, Charles, Happiness is a Warm Puppy, San Francisco: Determined Production, 1962.

Starr, Mary Catharine, Management for Better Living, Boston: D.C. Heath and Company, 1968. (200 N. Richard Ave., Indianapolis, IN 46219 $5.01)

Teacher's Resource Unit on Consumer Education, Tony, Wisconsin: Homemaking Research Laboratories, 1970. 54563.

Teaching Consumer Education and Financial Planning, Council for Financial Education, Twin Towers, Silver Spring, MD 20910 $6.00

Thal, Helen M., and Holcombe, Melinda, Your Family and Its Money, Boston: Houghton Mifflin Company, 1968. (Educational Division, 110 Tremont Street, Boston, MA 02107 $7.00)

Thoreau, Henry David, Walden, Modern Library, 1960. (Steven Bender, 13900 Prospect Road, Cleveland, OH)

Trump, Fred, Buyer Beware!, New York: Abingdon Press, 1965. (201 8th Avenue, S. Nashville, TN 37203, $3.50)

Warmke, Roman; Wyllie, Eugene; Wilson, Harmon; and Eyster, Elvin, Consumer Economic Problems, Chicago: South-Western Publishing Company, 1971. (5001 W. Harrison Street, 60644 or 5101 Madison Ave., Cincinnati, OH)

Westlake, Helen Gum, Relationships, Boston: Ginn and Company, 1969. (450 W. Algonquin Road, Arlington Heights, IL 60005)

Wilhelms, Fred, Heimerl, Raymond, and Jelley, Herbert, Consumer Economics, New York: McGraw-Hill Book Company, 1966. (330 W. 42nd Street, NY 10036)

Wilson, Harmon, and Eyster, Elvin, Consumer Economic Problems, Cincinnati, OH: South-Western Publishing Company, 1966. (5101 Madison Road, Cincinnati, OH 45227, $6.36)

Wolf, James, What Makes Women Buy?, New York: McGraw-Hill Book Company, 1958. (330 W. 42nd Street, NY 10036)

PERIODICALS

AFL-CIO, American Federationist, 815 16th Street, N.W., Washington, DC 20006.

AVA Journal, 1510 H Street, N.W., Washington, DC 20005.

Better Homes and Gardens, Dept. A, Readers Service, Des Moines, IO 50303.

Business Week, P.O. Box 430, Hightstown, NJ 08520.

Consumer Bulletin, Consumer's Research, Washington, NJ 07882.

Consumer Reports, P.O. Box 1000, Mt. Vernon, NJ 10550 $8.00.

Co-Op News, (Local REC)

Forecast, 902 Sylvan Avenue, Englewood Cliffs, NJ 07632 $6.00.

Forum (Penney's), Educational and Consumer Relations, 1301 Avenue of the Americas, New York, NY 10019.

Illinois Teacher, 342 Education Building, University of Illinois, Urbana, IL 61801.

Ingenue, Box 4300, Marion, OH 43302.

Journal of Home Economics, AHEA, 2010 Massachusetts Ave., N.W., Washington, DC 20036 $12.

Journal of Marriage and the Family, 1219 University Ave., S.E., Minneapolis, MN 54414.

Kentucky School Journal, 101 W. Walnut, Louisville, KY 40202.

National Association of Secondary School Principals, NEA, 1201 16th Street, N.W., Washington, DC $15.00.

Roadmaps of Industry, The Conference Board, 845 3rd Avenue, New York, NY 10022.

Teaching Topics, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017.

Tips and Topics, College of Home Economics, P.O. Box 4170, Texas Tech University, Lubbock, TX 79409.

What's New in Home Economics, 466 Lexington Avenue, New York, NY 10017, $8.00.

Woman's Day, 67 W. 44th Street, New York, NY 10036.

ARTICLES IN JOURNALS OR MAGAZINES

"All About Money." Kentucky School Journal, February 1971, p. 32.

"Anatomy is Destiny (or is it?)" What's New in Home Economics, March 1971, p. 10.

Bernard, Jessie, and Chilman, Catherine, "Changing Life Styles for Women - Their Significance to Families." Journal of Home Economics, October 1970, p. 575.

Bizer, Marie Leerkemp, "Team Teaching Applied to Consumer Education." What's New in Home Economics, October 1969, p. 23.

Brenton, Myron, "How to Weather a Financial Crisis." Woman's Day, April 1971, p. 12.

Campbell, Sally Ralph, "Build a Framework for Teaching Personal and Family Finance," What's New in Home Economics, September 1966, p. 110.

_____, "When is a Guarantee Deceptive?" Better Homes and Gardens, April 1971, p. 54.

"Can Working Wives and Mothers Afford It?" Teaching Topics, Volume 13, Number 2, Spring 1964, p. 10.

Caragher, Kay, "The Credit Game," Illinois Teacher, Volume XV, Number 1, Sept.-Oct. 1971.

Cohen, Martin, "What Every Young Wife Should Know About Money." Redbook, September 1968, (Reprint).

"Consumer Cautions," What's New in Home Economics, April 1970.

Cox, Benjamin, "The Citizen Role of Man in Family Education." Illinois Teacher, Volume X, Number 1, Fall 1966-1967, p. 13.

"Crossword Puzzles – On the Way to Work." What's New in Home Economics, January 1971, p. 27.

Dana, Margaret, "The Frauds that Prey on Children." Woman's Day, April 1971, p. 22.

Decisions, Decisions, Decisions, Ingenue, August, 1972.

Downs, "Money Management Attitudes and Practices of Some College Women." Journal of Home Economics, November 1968.

East, Marjorie, "Family Life by the Year 2000." Journal of Home Economics, January 1970, pp. 13-18.

"Ecology." Business Week, October 10, 1970, pp. 65-66.

"Effect of Maternal Employment on the Scholastic Performance of Children." Journal of Home Economics, October 1970.

"Family as an Ecosystem." Journal of Home Economics, May 1970.

Gipson, Betty, "Stories Based on Legal Problems." Illinois Teacher, Volume XII, Number 3, Winter 1968-1969, pp. 148-183.

"How Much do Trading Stamps Add to Your Grocery Bill?" Consumer Bulletin, October, 1964, (Reprint).

"How Lifestyles Have Changed" (Reprint) Changing Times, May 1971.

Hughes, Ruth P., "Development and Evaluation of a Career Package on Preparation for a Dual Role." Journal of Home Economics, May 1969, p. 350.

"Information Sheet for Resource Person." Illinois Teacher, Volume XI, Fall 1967-1968, p. 45.

Samuelson, Paul, "Your Money – Who's Fooling Around with It." Look, April 21, 1971, p. 59.

Schalter, Jean Davis, "The Management Process and Its Core Concepts." Journal of Home Economics, February 1967, p. 93.

Simpson, Elizabeth J. "Women's Lib is Here to Stay." AVA Journal, December 1970, p. 18.

Smith, William M. Jr., "The Family Roles of Modern Man." Illinois Teacher, Volume X, Number 1, Fall 1966-1967, p. 1.

"Social Security for Older Women." Family Economics Review, December 1970.

Spitze, Hazel T., "Consumer Education for Disadvantaged Adults." Illinois Teacher, Volume XI, Fall 1967-1968, p. 1.

_____, "The Salesman Comes." Illinois Teacher, Volume XI, Number 1, Fall 1967-1968, p. 25.

Taylor, Emily, "The Women's Movement – What It's All About." AVA Journal, December 1970, p. 16.

Taylor, Rena Nell, "Helping Students Cope With Change," Forecast, February 1972.

Tennyson, W. Wesley, "Career Development – Who's Responsible." AVA Journal, March 1971.

Thal, Helen M., "Dynamics of Teaching." Journal of Home Economics, December 1969.

Tips and Topics, Volume IX, April 1969, and Volume X, January 1970.

"The Two-Way Squeeze." Roadmaps of Industry, Number 1663, April 1971.

"Values." Teaching Topics, Volume 19, Number 2, Spring 1970.

Walker, Katheryn E., "Homemaking Still Takes Time." Journal of Home Economics, October 1969, p. 621.

Wenck, Dorothy A., "Employed and Non-Employed Homemakers – How They Manage." Journal of Home Economics, November 1967, p. 737.

"What Newlyweds Should Know About Insurance," Forecast, March 1971, p. F-24.

Kelley, Dorothy, "Role of the Student Wife." Home Life, February 1971, p. 49. (So. Baptist Sunday School Board, Nashville, TN)

Kohlmann, Eleanor L., Phyllis, Christman, and Smith, Frances, "Problems of the Young Working Girl." AVA Journal, December 1970, p. 26.

Koontz, Elizabeth D., "Women and Jobs in a Changing World," AVA Journal, December 1970, p. 13.

"Long Range Causes and Consequences of the Employment of Married Women." Journal of Marriage and the Family, February 1965.

Margolius, Sidney, "The Consumer's Needs Persist." AFL-CIO, American Federationist, January 1971, (Reprint).

_____, "Margolius vs. the Teen Cult." Co-Op News, June 8, 1970, (Reprint).

Moore, Bernice M., "Families of America - Variations on a Theme." National Association of Secondary School Principals, Volume 48, Number 296, December 1964, p. 3.

Mothner, Ira, "How Much is Your Job Really Worth?" Look, April 21, 1971, p. 60.

Parker, Frances J., "Task Distribution Within the Family." Journal of Home Economics, May 1966, p. 383.

Penney's Forum, "Creating Time and Space." "Money Matters in Marriage." Fall/ Winter 1967, "The Role of Consumer Education." Fall/Winter 1968, "Who are Today's Families?" "A Look at Today's Young Families." "Changing Roles – Who is Responsible?" "Role Identification – Exploring Attitudes." "Family Life – What is our Challenge?" Spring/Summer 1969. "Toward Self-Actualization: Managing Resources." "Managing Resources to Achieve Goals." "Using Resources to Achieve Goals and Self-Actualization." "Resources, What do We Mean?" Fall/Winter 1969. "What are the Three Major Problems of Someone on Welfare?" Spring/Summer 1970. "Value Change and American Youth." "An Interview with , _____." "Forum for Youth." "Making Curriculum Relevant." "Quality of Life and Youth's Involvement." Fall/Winter 1970.

Remsberg, Charles, and Remsberg, Bonnie, "Wooing the Dimply-Pimply." New York Times, 1966, (Reprint).

Rice, Dr. Anne Smith, "Where We are in Consumer Education." What's New in Home Economics, February 1970, p. 32.

Wineland, Sherry, "Jake and Molly Buy a TV." Illinois Teacher, Volume XIV, Number 2, November, December 1970, p. 85.

Wolfe, Ilse H., "What Makes Management Teaching Effective." What's New in Home Economics, October 1967.

"Women in Gainful and Useful Employment." Journal of Home Economics, November 1968.

PAMPHLETS AND BULLETINS

AFL-CIO, National Health Insurance, Debt Counseling, Security in the Time of Need, and The Case for Tax Justice, 815 16th Street, N.W., Washington DC 20006.

American Bankers Association, Using Your Money Wisely, Banking, An Opportunity For You, Personal Money Management, and How Banks Help Money and You, 90 Park Avenue, New York, NY, 10016.

American Petroleum Institute, Energy and Economic Growth, 1271 Avenue of the Americas, New York, NY 10022.

American Stock Exchange, Market for Millions, Nerve Center, and AMEX Datebook, 86 Trinity Place, New York, NY 10006.

Associated Credit Bureau, You and Your Credit Bureau, 6767 Scuthwest Freeway, Houston, TX 77036.

Better Business Bureau, Facts You Should Know About Credit, Your Home - Paradise for Gyps, and Homework Schemes, 230 Park Avenue, New York, NY 10017. or 1150 17th Street, N.W. Washington, DC 20036.

Better Homes and Gardens Research Department, Tax Questionnaire Report, Meredith Corporation, 1971. (Dept. A, Readers Service, Des Moines, IA 50303.)

Breckinridge, John B., Attorney General, Commonwealth of Kentucky, 10 Danger Signals in Buying, Frankfort, KY 40601.

Carter H. Galembe Association, Shopping for Credit – Truth in Lending, 270 Madison Avenue, New York, NY 10016.

Chamber of Commerce of the United States, Economic Analysis and Study: Business and the Consumer – A Program for the Seventies, Washington, DC, 20006 (1615 H. Street, N.W.).

Channing, L., Consumer Credit and You, Bete Company, Greenfield, MA 01301.

Connecticut Mutual Life Insurance Company, How Much and What Kind, Hartford, CN 11970.

Consumer Education Bibliography, Office of Consumer Affairs, US Government Printing Office, Washington, DC 20402, $11.00.

CUNA International, Consumer Fact Series, Using Credit Wisely, Who is Protected?, Managing Your Money, Problems Facing the Consumer, and Consumer Facts - In Lending, Public Relations Department, 1617 Sherman Avenue, Box 431, Madison, WI 53701.

Department of Home Economics, National Education Association, Youth and Money, 1201 16th Street, N.W., Washington, DC 20036.

Department of Home Economics Education, New York State College, Can Wives Afford to Work, Extension leaflet, Kentucky Home Economics Teachers Conference Materials, August 1970.

Dow Jones and Company, Ten Rules for Investors, How You Get More Out of Financial News, and The Dow Jones Average, Educational Service Bureau, Dow Jones and Company, P.O. Box 300, Princeton, NJ 08540.

Federal Reserve System, Bank Credit Cards, Check Credit Plans, and Regulation Z - What You Ought to Know About Truth in Lending, Publication Services, Division of Administrative Services, Board of Governors of the Federal Reserve System, Washington, DC 20551.

Federal Trade Commission, Mail Order Insurance, Unordered Merchandise, Guides Against Deceptive Advertising of Guarantees, Pitfalls to Watch for in Mail Order Insurance Policies, Guides Against Debt Consolidation Deception, Fight Back, Guides Against Deceptive Pricing, Guides Against Bait Advertising, and Guard Against Phony Ads, 6th Street and Pennsylvania Avenue, N.W., Washington, DC 20508 or 219 So. Dearborn Street, Chicago, IL 60604.

Follett Publishing Company, Chicago Accent Family Finances Series, Just Married, On Your Own, Family of Five, and Head of Household, Educational Opportunities Division, Chicago, IL.

Free and Inexpensive Materials, (Consumer Education Bibliography) Council for Family Financial Education, Twin Towers, Silver Spring, MD 20910.

General Electric Co., Lesson: Time and How To Keep Track of It, Housewares Division, 250 N. Street, Bridgeport, CN 06602.

General Foods Corporation, The Role of Profit, White Plains, NY 10602.

Hermann, Robert O., The Consumer Movement in Historical Perspective, February 1970, Department of Agricultural Economics and Rural Sociology, Agriculture Experiment Station, Penn. State University, University Park, PA.

Helling, Lillian, How To Manage Your Money, Master Charge, Box 5467, Grand Central Station, New York, NY 10017.

Home Service Institute, I Wish - I Wish, Calgon Center, Pittsburgh, PA 15230.

ICCA, How to Use Consumer Credit Wisely, 375 Johnson Avenue, St. Louis, MO 63130.

It's Up To You (Careers).

Institute of Life Insurance, Understanding Your Life Insurance, Decade of Decision, A Date with Your Future, A Life Career, Marriage and Money, Search for Economic Security, and Moderns Make Money Behave, 277 Park Avenue, New York, NY 10017.

Instructional Innovations, My Allowance and How To Use It, Box 356, Salt Lake City, UT 64110, $.20, Teachers guide $.15.

Insurance Information Institute, Every 10 Minutes, Insurance for the Home, A Family Guide to Property and Liability Insurance, Chances Are, Sample Insurance Policies, Careers in Property and Liability Insurance, 110 William Street, New York, NY 10038.

Internal Revenue Service, Understanding Taxes Nos. 19 and 21, and Teaching Federal Income Taxes No. 438, U.S. Treasury Department, Washington, DC 20224.

Investment Bankers Association of America, A Profile in Investment Banking, How to Achieve Success in Investment Banking, Tax Exempt Bonds and the Investor, What Every Woman Investor Should Know, 425 13th Street, N.W., Washington, DC 20004.

Invest-In-America National Council, Money in Motion Series, Insurance, Safeguard Against Disaster, Stocks and Bonds – Bulwark of Industry, Your Stake in Profit, Savings – the Salvation of Mankind, Savings and Loan – Building Blocks of America, 121 South Broad Street, Philadelphia, PA 19107.

Merrill, Lynch, Pierce, Fenner, and Smith, What Everybody Ought to Know About this Stock and Bond Business, How to Read a Financial Report, What is a Margin?, Third National Bank Building, 4th Avenue N. and Church Street, Nashville, TN 37219. or 70 Pine Street, New York, NY 10005.

Mintz, Herman, General Business Skits, Southwestern Publishing Co., Cincinnati, OH 45227.

Michigan Sate University, Management in Families – Managing Resources No. 454, Management in Families – Decision Making No. 453, Value in Living, No. 416, How Many Persons is a Homemaker? No. 415, What is Home Management No. 452, Values II E-648, and Record of Important Family Papers, No. 451, Co-Op Extension Service, Michigan State University, East Lansing, MI 48823.

Money Management Institute of Household Finance Corporation, Your Guide for Teaching Money Management, It's Your Credit, Manage It Wisely, Your Budget, and MI Memo Spring 1971, Prudential Plaza, Chicago, IL 60601.

National Association of Manufacturers, The Concern for Quality, 277 Park Avenue, New York, NY 10017.

National Consumer Finance Association, A Divided Responsibility, Family Budget Plan, Basic Principles of Family Money and Credit Management, One Week Teaching Unit on Consumer Credit, 1000 16th Street, N.W., Washington, DC 20036.

National Foundation for Consumer Credit, The Forms of Credit We Use, Establishing Good Credit, Consumer Credit, Measuring and Using Our Credit Capacity, Using Our Credit Intelligently, 1819 H Street, N.W., Washington, DC 20006.

New Readers Press, Be Informed Series, Installment Credit, Finding A Job, Are You a Good Credit Risk?, Learning to Live with Credit, Personal Credit, Be Informed on Social Security, Personal Insurance and Pension, Taxes, Shopping for Credit, and Banking, 1112 1/2 E. Fayette Street, Syracuse, NY 13210.

New York Life Insurance Company, Career Information Series, Box 10, 51 Madison Avenue, New York, NY 10010.

New York Stock Exchange, Education Portfolio, You and the Investment World, Manager, School and College Relations, 11 Wall Street, New York, NY 10005.

United States Department of Agriculture, Understanding Life Insurance for the Family, Be Sure Before You Sign, Knock, Knock, Managing Your Money – A Family Plan, Helping Families Manage Their Finances, A Guide to Budgeting for the Family, How to be a Better Shopper, When You Use Credit for the Family, and Your Federal Income Tax, Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

University of Kentucky Cooperative Extension Service, Value of Allowances, HE 102, Lexington, KY.

University of Nebraska, A Guide for the Development of Consumer and Homemaking Education, Department of Home Economics Education, Lincoln, NB.

Weisinberger, Services, Inc., The Modern Way to Invest, Five Hanover Square, New York, NY 10004.

West, Dorothy, Teaching Home Management HE 12, College of Education, Michigan State University, East Lansing, MI 48823, June 1970.

## FILMS, FILMSTRIPS AND TRANSPARENCIES

### Films

Association Films, "The Investor and the Marketplace," "Time and a Place to Grow," "The Man from AUNTIE," "The Invisible Force," "The Wise Use of Credit," "The Littlest Giant," 600 Madison Avenue, New York, NY 10022.

Coronet Films, "Your Earning Power," 65th E. South Water Street, Chicago, IL 60601.

Encyclopedia Britannica, "Importance of Selling."

Fairchild Visuals, "Careers In Retailing and Marketing," Set 1, "The Department Store," and "Consumerism – Getting Your Money's Worth," Fairchild Publications, 7E 12th Street, New York, NY 10003.

Journal Films, "Using Money Wisely," 909 West Diversey Parkway, Chicago, IL 60604.

Kentucky Bankers Association, "Manage Your Money" and "Paying by Check," 425 South 5th Street, Louisville, KY 40202.

Kentucky Department of Mental Health, "Habit Patterns," Film Library, Division of Regional Services, Education, and Materials Section, P. O. Box 718, Frankfort, KY 40601.

Ohio Consumer Loan Association, The Miracles of Credit, 79 East State Street, Columbus, OH.

Ohio State University, Research Development Series, Planning Ahead for the World of Work No. 46 and High School Senior Girls and the World of Work: Occupations, Knowledge, Attitudes, and Plans No. 42, 1900 Kenny Road, Columbus, OH.

Pillsbury Company, Time: How to Manage It, Minneapolis, MN.

Porter, G. A., Two Sides of Money, Function of Money, and Content of Money Management, University of Oklahoma, Norman, OK 73069.

Procter and Gamble, Let's Clean House, P. O. Box 599, Cincinnati, OH 45201.

Public Affairs Pamphlets, A Chance for Every Child No. 444, Stewart and Duffey, What Inflation and Tight Money Mean to You No. 416, Stewart, Investing for Income and Security No. 317A, Margolius, How to Stretch Your Money, and Knowledge, New Careers – Real Jobs and Opportunity for the Disadvantaged No. 427, 381 Park Avenue, South, New York, NY 10016.

Reader's Digest, How to Manage Your Money, Pleasantville, NY.

Robertson, Donna, and Henry, Sarah T., Capsules of Consumer Legislation, Dept. of Vocational Education, University of Kentucky, Lexington, KY.

S & H Green Stamps, Youth in the Marketplace, Consumer Relations, Cincinnati, OH.

Sears, Roebuck and Company, Consumer Education In An Age of Adaptation, 4242 W. 42 Place, Chicago, IL, Department Store in the Classroom, Consumer Information Service, Department 703 Public Relations, 7401 Skokie Boulevard, Skokie, IL 60076.

Sowards, Mrs. Oscar, Chairman, The Consumer is King, Consumer Affairs, Frankfort, KY 40601.

Spitse, Hazel T., Teaching Aids For Consumer and Homemaking Programs, Dept. of Home Economics Education, University of Illinois, 1035 Outer Park Drive, Springfield, IL 62706.

United States Department of Health, Education, and Welfare, Social Security Information for Young Families, Social Security Teachers Kit, You and Medicare, Medicare, A Brief Explanation of Medicare, Social Security Program in the United States, and Social Security and Your Household Employee, United States Government Printing Office, Washington, DC 20402.

McGraw-Hill Company, "Our Changing Family Life," New York, New York, 330 W. 42nd Street, New York, NY 10036.

Modern Talking Pictures, "Impulse 90," "The Lady and the Stock Exchange," "All the Difference," "Market in Motion," "The Trouble with Trash," "The World is Yours," and "Man's Confidence in Man," Three East 54th Street, New York, NY 10022. or 9 Garfield Place, Cincinnati, OH 45202.

S & H Company, "The Supermarket," Consumer Relations, Cincinnati, OH or 4242 W. 42nd Place, Chicago, IL.

Sterling Movies, "The Last Word," 43 W. 61st Street, New York, NY 10023.

United States Department of Health, Education, and Welfare, "Silver Dollar City," "The Richard Gordon Story," and "The Soap Box Derby," Social Security Administration, Baltimore, MD 21235.

University of Kentucky Audio-Visual Services, "A Desk for Billie," "Federal Taxation," "Property Taxation," "How to Investigate Vocations," "Finding Your Life Work," "Three to be Served," "Selling as a Career," "Importance of Selling," People Sell People Series: "Nothing But Lookers," "Sales Building Role" and "You've Sold Me, Mrs. Marlowe," Bureau of School Services, College of Education, University of Kentucky, Lexington, KY 40506.

Filmstrips

Federal Reserve Board of Publication Services, "Truth in Lending," Division of Administration Services, Board of Governors of the Federal Reserve System, Washington, DC 20051.

Institute of Life Insurance, "Consumers in Action" III, "Our Role as Consumers," "Consumer in the Marketplace," ($10.00, 3), "Marriage and Money" ($3.00), 277 Park Avenue, New York, NY 10017.

Insurance Information Institute, "Patterns for Protection," 110 William Street, New York, NY 10038.

International Film Bureau, Functional Living Series, "Community Living," "Dollar Victory," "Job Adaptability," "Continuing Education," and "Saving for Security," 332 South Michigan Avenue, Chicago, IL 60604.

Journal Films, "Using Someone Else's Money," "When You Buy a Car," and "Guarantees, Warranties, and Service," ($22.00 each), 909 West Diversey Parkway, Chicago, IL 60614.

Money Management Institute of Household Finance Corporation, "A New Look at Budgeting" ($1.75), "Be Credit Wise" (Sound with record, $2.50), "You the Shopper" ($1.75), and "Your Money's Worth in Shopping," Prudential Plaza, Chicago, IL 60601.

Penney's, "It's an Exciting Career - Home Economist in Business" ($2.75), "Retailing Serves the Consumer" ($4.25), "A Career in Retail Buying" ($3.50), "The Consumer Decides" (Record, $4.25), and "Preparing for an Interview" (Record, $3.50), J.C. Penney Company, 1301 Avenue of the Americas, New York, NY 10019.

Transparencies

"Classtoons," (Decision-Making), (Aspects of Credit), (Planning Your Time), (Family Life), and (Meaning of a Label), Division of Scholastic Magazines, 904 Sylvan Avenue, Englewood Cliffs, NJ 07632.

"Prepared Transparencies for Overhead Projection," (Rational Decision Making Process), (Stopping Leaks in Family Spending), (The Intangibles of Management), (Home Management - Outside Influences), (The Role of Habit Management HE 35) (The Influence of Attitude and Manner on Accomplishments), (Organizing Possessions to Achieve Goals), (Identifying and Setting Standards), (Organizing Activities to Achieve Goals), (Systematizing), (Management in Relation to Values and Goals), (Human Resources and Personal Development), (Organizing Time to Other Goals,) (The Effect of Motivation on Energy), (Energy Management), (Evaluating Ads), (Dollar Stretching Practices,) and (Consumers: Who? Why? How?), 3M Company, 3M Education Press, Box 3100, St. Paul, MN 55101.

## KITS, GAMES, CHARTS, SKITS, AND LEARNING PACKAGES

Kits

Grolier Educational Corporation, Modern Consumer Education, $274.50 with cassette player, 845 Third Avenue, New York, NY 10022.

Kiplinger Washington Editors, (1) Teaching Consumer Education, Earning, Saving, Spending, Borrowing and Budgeting Portfolios, $22.50 and (2) Teaching Consumer Education - The Marketplace, $22.50, Changing Times Education Services, 1729 H Street, N.W., Washington, DC 20006.

Olcott Forword, Publishers, Smart Spending, $65.00, 234 N. Central Avenue, Hartsdale, NY 10530.

Penney's, Decision-Making for Consumers ($11.50), Credit - A Consumer Resource ($8.00), Financing a New Partnership ($1.25), Finding, Getting and Keeping a Job ($1.25), and Are You Listening (Tape, $3.50), Educational and Consumer Relations, J.C. Penney Company, 1301 Avenue of the Americas, New York, NY 10019.

Visual Education Consultants, Student Resource Kit, Filmstrips: "Credit Sources," "Credit Concepts,"' "Charge It Please," and "The Installment Contract," ($25.00), Madison, WI 53710. (2066 Helen Street).

Games

CUNA Mutual Insurance Society, "Managing Your Money," $2.50, Box 391, Madison, WI 53710.

Western Publishing Company, Simulation Games, "Consumer," $30.00, School and Library Department, 150 Parish Drive, Wayne, NJ 07470.

Charts

Chamber of Commerce of the United States, "Business - Consumer Relations Code," 1970, Washington, DC.

Insurance Information Institue, "Home Owners Policy," 110 William Street, New York, NY 10038.

United States Department of Health, Education, and Welfare, "From Social Security Number to Benefit," United States Government Printing Office. Washington, DC 20402.

Skits

Methods and Materials Press, "Socio-Guidrama Series," 6 South Derby Road, Springfield, NJ.

Learning Packages

Department of Home Economics, National Education Association, "The Family Budget," 1201 16th Street, N.W. Washington, DC 20036.